## NOTICES OF PROPOSED RULEMAKING

Unless exempted by A.R.S. § 41-1005, each agency shall begin the rulemaking process by first submitting to the Secretary of State's Office a Notice of Rulemaking Docket Opening followed by a Notice of Proposed Rulemaking that contains the preamble and the full text of the rules. The Secretary of State's Office publishes each Notice in the next available issue of the *Register* according to the schedule of deadlines for *Register* publication. Under the Administrative Procedure Act (A.R.S. § 41-1001 et seq.), an agency must allow at least 30 days to elapse after the publication of the Notice of Proposed Rulemaking in the *Register* before beginning any proceedings for making, amending, or repealing any rule. (A.R.S. §§ 41-1013 and 41-1022)

#### NOTICE OF PROPOSED RULEMAKING

#### TITLE 4. PROFESSIONS AND OCCUPATIONS

#### **CHAPTER 28. STATE REAL ESTATE DEPARTMENT**

#### **PREAMBLE**

1. Section Affected R4-28-1103 **Rulemaking Action** 

Amend

2. The specific authority for the rulemaking, including the general and specific statutes:

General Authorizing Statute: A.R.S. § 32-2107 (E).

Specific Authorizing Statutes: A.R.S. §§ 32-2121 (8), (9), (10); 32-2122; 32-2125; 32-2151; 32-2151.01; 32-2153 (A)(21); 32-2155 (A).

3. Previous notices appearing in the Register addressing the proposed rule:

None

4. The name and address of agency personnel to contact regarding the rulemaking:

Name: Cindy Wilkinson, rules liaison

Address: Department of Real Estate

2910 N. 44th St. #100 Phoenix, AZ 85018

Telephone: (602) 468-1414, ext. 120

Fax: (602) 468-0562

E-mail: cwilkinson@re.state.az.us

#### 5. An explanation of the rule, including the agency's reasons for initiating the rulemaking:

The Department has received requests from brokers who operate very small brokerage firms, seeking relief from the requirement under R4-28-1103 (A) that they establish and enforce written policies, procedures and systems. This requirement took effect August 6, 2002. This rulemaking seeks to exempt employing brokers that employ no more than a total of three people from that requirement. To qualify, the brokerage must employ no more than a total of three people, including the designated broker and no more than one licensed and one unlicensed person.

6. A reference to an study relevant to the rule that the agency reviewed and proposes either to rely on or not to rely on in its evaluation of or justification for the rule, where the public may obtain or review each study, all data underlying each study, and any analysis of each study and other supporting material:

None

7. A showing of good cause why the rule is necessary to promote a statewide interest if the rule will diminish a previous grant of authority of a political subdivision of this state:

Not applicable

8. The preliminary summary of the economic, small business, and consumer impact:

Persons Directly Affected By, Bear the Costs of, or Directly Benefit From the Proposed Rulemaking

The designated brokers of very small brokerage firms will directly benefit from this proposed rulemaking.

Cost/Benefit Analysis

There is no apparent cost. The benefit is that they will not be required to develop and enforce written policies, systems, and procedures for the operation of the brokerage and supervision of brokerage employees.

Probable costs and benefits to the Department and other agencies directly affected by the proposed rulemaking: None anticipated

<u>Probable costs and benefits to a political subdivision of Arizona directly affected by the proposed rulemaking</u>: None anticipated

Probable costs and benefits to businesses directly affected by the proposed rulemaking, including any anticipated effect on the revenues or payroll expenditures of employers who are subject to the proposed rulemaking. When this requirement was adopted by final rulemaking at 8 A.A.R. 3640, effective August 6, 2002, the Department anticipated broker cost would be approximately \$400, based on the broker's time to reduce to writing the brokerage's office policies, procedures and systems, and to copy and place them in a binder for employees. While that rule initially met with resistance, the Department has since learned that some brokers have determined it to be a valuable tool, enhancing communication of the broker's expectations and standards to the licensed and unlicensed employees of the firm. However, brokers of very small brokerages have commented that, because they have only one or two employees (often a spouse), it is meaningless to require them to have written policies and procedures.

General Description of the Probable Impact on Private and Public Employment in Business, Agencies and Political Subdivisions of this State Directly Affected by the Proposed Rulemaking:

None

#### A Statement of the Probable Impact of the Proposed Rulemaking on Small Businesses:

a) Identification Of The Small Businesses Subject To The Proposed Rulemaking:

This rulemaking seeks to exempt small businesses that have no more than a total of three employees from the requirement of having a written policy, procedure and system manual.

- b) Administrative And Other Costs Required For Compliance With The Proposed Rulemaking: None
- c) A Description Of The Methods That The Agency May Use To Reduce The Impact On Small Businesses: Not applicable
- d) The Probable Cost and Benefit to Private Persons and Consumers Who Are Directly Affected by the Proposed Rulemaking; None expected.

The Probable Effect on State Revenues: None is expected.

A Description of any Less Intrusive or Less Costly Alternative Methods of Achieving the Purpose of the Proposed Rulemaking: Not applicable

# 9. The name and address of agency personnel to contact regarding the accuracy of the economic, small business, and consumer impact statement:

Name: Cindy Wilkinson, rules liaison

Address: Arizona Dept of Real Estate

2910 N. 44th Street #100

Phoenix, AZ 85018

Telephone: (602) 468-1414, ext. 120

Fax: (602) 468-0562

E-mail: cwilkinson@re.state.az.us

#### 10. The time, place, and nature of the proceedings for the amendment of the rule:

No oral proceeding is scheduled at this time.

Written comments filed by 5:00 p.m. on Thursday, February 3, 2005, will be considered. Please see items #4 and #9 for contact information.

# 11. Any other matters prescribed by statute applicable to the specific agency or to any specific rule or class of rules:

#### 12. The full text of the rule follows:

#### TITLE 4. PROFESSIONS AND OCCUPATIONS

#### **CHAPTER 28. STATE REAL ESTATE DEPARTMENT**

#### ARTICLE 11. PROFESSIONAL CONDUCT

Section

R4-28-1103. Professional Conduct

#### ARTICLE 11. PROFESSIONAL CONDUCT

#### R4-28-1103. Broker Supervision and Control

- **A.** No change
  - 1. No change
    - a. No change
    - b. No change
  - 2. No change
    - a. No change
    - b. No change
    - c. No change
  - 3. No change
  - 4. No change
  - 5. No change
    - a. No change
    - b. No change
- B. No change
- C. An employing broker that employs a designated broker, no more than one other licensee, and no more than one unlicensed person is not required to develop and maintain written policies, procedures, and systems described in subsection (A).

#### NOTICE OF PROPOSED RULEMAKING

#### TITLE 19. ALCOHOL, HORSE AND DOG RACING, LOTTERY, AND GAMING

#### **CHAPTER 3. ARIZONA STATE LOTTERY COMMISSION**

#### **PREAMBLE**

Sections Affected	Rulemaking Action
R19-3-302	Repeal
R19-3-303	Repeal
R19-3-304	Repeal
R19-3-305	Repeal
Illus. A	Repeal
Illus. B	Repeal
Illus. C	Repeal
R19-3-306	Repeal
	Repeal
R19-3-321	Repeal
	R19-3-302 R19-3-303 R19-3-304 R19-3-305 Illus. A Illus. B Illus. C

R19-3-322	Repeal
R19-3-323	Repeal
R19-3-324	Repeal
R19-3-325	Repeal
R19-3-326	Repeal
R19-3-327	Repeal
R19-3-328	Repeal
R19-3-329	Repeal
Exhibit A	Repeal
Exhibit B	Repeal
Exhibit C	Repeal
R19-3-350	Repeal
R19-3-361	Repeal
R19-3-369	Repeal
R19-3-387	Repeal
R19-3-388	Repeal
R19-3-389	Repeal
R19-3-390	Repeal
R19-3-391	Repeal
R19-3-392	Repeal
R19-3-393	Repeal
R19-3-394	Repeal
Exhibit A	Repeal
Exhibit B	Repeal
R19-3-395	Repeal
Exhibit C	Repeal
R19-3-396	Repeal
Exhibit D	Repeal
R19-3-397	Repeal
R19-3-398	Repeal
R19-3-399	Repeal
anasifia authority for rulamalying	including both

# 2. The specific authority for rulemaking, including both the authorizing statute (general) and the statutes the rules are implementing (specific):

Authorizing statute: A.R.S. § 5-504(B).

#### 3. A list of all previous notices appearing in the Register addressing the proposed rules:

Notice of Rulemaking Docket Opening: 10 A.A.R. 4490, November 5, 2004

#### 4. The name and address of agency personnel with whom persons may communicate regarding the rulemaking:

Name: Katie Pushor, Executive Director

Address: Arizona State Lottery

4740 E. University Drive

Phoenix, AZ 85034

Telephone: (480) 921-4505 Fax: (480) 921-4488

E-mail: kpushor@azlottery.gov

or

Name: Pam Scharon, Budget Manager

Address: Arizona State Lottery

4740 E. University Drive

Phoenix, AZ 85034

Telephone: (480) 921-4489 Fax: (480) 921-4425

E-mail: pscharon@azlottery.gov

#### 5. An explanation of the rules, including the agency's reason for initiating the rules:

The Lottery is repealing all rules for Article 3, Instant Lottery Games, which describes provisions relating to specific instant ticket games. These games have ended and the 180-day prize redemption period has expired. Presently, new instant games are approved as provided in Article 7.

6. A reference to any study relevant to the rule that the agency reviewed and either proposes to rely on or not rely on in its evaluation of or justification for the proposed, where the public may obtain or review each study, all data underlying each study, and any analysis of each study and other supporting material:

None

7. A showing of good cause why the rules are necessary to promote a statewide interest if the rules will diminish a previous grant of authority of a political subdivision of this state:

Not applicable

The preliminary summary of the economic, small business, and consumer impact:

The intention of repealing Article 3 is to simplify and clarify existing rules. This rulemaking will not have any identifiable economic impact on the Lottery, political subdivisions of the state, private and public employment, Lottery retailers, the general public, or state revenues. General rules for instant games are addressed in Article 7.

The name and address of agency personnel with whom persons may communicate regarding the accuracy of the economic, small business, and consumer impact statement:

Katie Pushor, Executive Director Name:

Address: Arizona State Lottery

4740 E. University Drive Phoenix, AZ 85034

(480) 921-4505 Telephone: Fax: (480) 921-4488

E-mail: kpushor@azlottery.gov

Name: Pam Scharon, Budget Manager

Address: Arizona State Lottery

4740 E. University Drive Phoenix, AZ 85034

(480) 921-4489 Telephone: Fax: (480) 921-4425

E-mail: pscharon@azlottery.gov

10. The time, place, and nature of the proceedings for the making, amendment, or repeal of the rules or, if no proceeding is scheduled, where, when, and how persons may request an oral proceeding on the proposed rule:

Date: February 18, 2005

Time: 10:00 a.m.

Location: Arizona Lottery

4740 E. University Drive Phoenix, AZ 85034

Nature: **Oral Proceeding** 

The close of record is 5:00 p.m. on February 18, 2005 for written comments and at the end of the oral proceeding for verbal comments.

11. Any other matters prescribed by statute that are applicable to the specific agency or to any specific rule or class of rules:

Not applicable

12. Incorporations by reference and their location in the rules:

Not applicable

13. The full text of the rules follows:

### TITLE 19. ALCOHOL, HORSE AND DOG RACING, LOTTERY, AND GAMING

#### **CHAPTER 3. ARIZONA STATE LOTTERY COMMISSION**

#### ARTICLE 3. INSTANT LOTTERY GAMES REPEALED

G4:	
Section	%I:1- D122 D11
R19-3-302.	"General Repealed"
R19-3-303.	"Cactus Cash" Repealed
R19-3-304.	"Blackjack" Repealed
R19-3-305.	"Bingo" Repealed
Illus. A.	Line Repealed
Illus. B.	Four Corners Repealed
Illus C.	"X" Repealed
R19-3-306.	"Joker's Wild" Repealed
R19-3-307.	"Double 21" Repealed
R19-3-308.	"Match the House" Repealed
R19-3-309.	"Diamond Bucks" Repealed
R19-3-310.	"Fat Cat" Repealed
R19-3-311.	"Winning Pairs" Repealed
R19-3-312.	"Five Card Stud" Repealed
R19-3-313.	"Bowling for Bucks" Repealed
R19-3-314.	"Bonus 7 Come 11" Repealed
R19-3-315.	"3 of a Kind" Repealed
R19-3-316.	"Heat Wave" Repealed
R19-3-317.	"In the Chips" Repealed
R19-3-318.	"Instant Jackpot" Repealed
R19-3-319.	"Cactus Cash" Repealed
R19-3-320.	"Money Bags" Repealed
R19-3-321.	"Ace in the Hole" Repealed
R19-3-322.	"Power Play" Repealed
R19-3-323.	"Break the Bank" Repealed
R19-3-324.	"Beat the Dealer" Repealed
R19-3-325.	"Lucky Pair" Repealed
R19-3-326.	"Win for Life" Repealed
R19-3-327.	"Frosty the Doughman" Repealed
R19-3-328.	"Lucky Duck" Repealed
R19-3-329.	"Bonus Bingo" Repealed
Exhibit A.	Line Repealed
Exhibit B.	Four Corners Repealed
Exhibit C.	"X" Repealed
R19-3-350.	Reserved Repealed
R19-3-361.	"Top 10" Repealed
R19-3-369.	"Cash Giveaway" Repealed
R19-3-387.	"Winning 20" Repealed
R19-3-388.	"Blackjack" Repealed
R19-3-389.	"Cash Splash" Repealed
R19-3-390.	"Fast Money" Repealed
R19-3-391.	"3's for the Dough" Repealed
R19-3-392.	"Double Dice" Repealed
R19-3-393.	"Scratch, Match, and Win" Repealed
R19-3-394.	"Aces High" Repealed
Exhibit A.	Your Card Repealed
Exhibit B.	House Card Repealed
R19-3-395.	"Lucky Serateh" Repealed
Exhibit C.	Confirming Captions Repealed
R19-3-396.	"Winning Card" Repealed
Exhibit D.	Dealer's Card/Your Card Repealed
Lamon D.	Donier o Cura, rour Cura repealed

R19-3-397.	"Football Fever" Repealed
R19-3-398.	"Blackjack" Repealed
R19-3-399.	"X's and O's" Repealed

#### ARTICLE 3. INSTANT LOTTERY GAMES REPEALED

#### R19-3-302. "Jingle Bucks" Repealed

A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "\$1", "\$2", "\$5", "\$10", "\$25", "\$100", or "\$500" with confirming captions. The play symbols captions correspond with and verify the play symbols as follows:

# Play SymbolsCaption \$1- ONEDOL \$2- TWODOL \$5- FIVEDOL \$10 TENDOL \$25 TWFDOL \$100 ONEHUND \$500 FIVHUND

- B. A pack-ticket number beginning with 000001 is located in the lower-left side on the back of the ticket.
- C. The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$25, \$100, or \$500 tickets. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1 TEN = $10
TWO = $2 TWF = $25
FIV = $5 ONH = $100
FHN = $500
```

**D.** A prize winner in the "JINGLE BUCKS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 9 play symbols. Neither the retailer-validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches 3 like play symbols, he or she wins that prize. The prizes are as follows:

```
Match 3 $1 = $1 (one dollar) or
Match 3 $2 = $2 (two dollars) or
Match 3 $5 = $5 (five dollars) or
Match 3 $10 = $10 (ten dollars) or
Match 3 $25 = $25 (twenty-five dollars) or
Match 3 $100 = $100 (one hundred dollars) or
Match 3 $500 = $500 (five hundred dollars)
```

#### R19-3-303. "Cactus Cash" Repealed

- A. Nine play symbols, which are contiguous to each other in 3 rows, appear under the latex in the play area located on the right side of the front of the ticket and are one of the following: "\$1", "\$2", "\$5", "\$10", "\$20", "\$100", or "\$1,000" with confirming captions.
- B. A pack ticket number beginning with 100001 is located in the lower center portion on the back of the ticket.
- C. Play-symbol captions correspond with and verify each of the play symbols as follows:

  Play Symbols Caption

Tidy Byllioois	Cuption
\$	DOUBLE
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	<b>TWENTY</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$1,000</del>	<b>ONETHOU</b>

**D.** The retailer validation code verifies instant winners of \$1, \$2, \$4, \$5, \$10, \$20, or \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE - $1
TWO - $2
FOR - $4
EIV - $5
```

E. A prize winner in the "CACTUS CASH" instant game is determined by removing the latex from the play area on the front

of the ticket to determine the 9 play symbols. Neither the retailer-validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches three like play symbols, he or she wins that prize. If the player matches three like play symbols plus a " "", the prize amount is doubled. There may be only one prize per ticket. The prizes are as follows:

```
Match 3 $1 = $1 (one dollar) or

Match 3 $1 + $2 = $2 (two dollars) or

Match 3 $2 = $2 (two dollars) or

Match 3 $2 + $2 = $4 (four dollars) or

Match 3 $5 + $5 = $5 (five dollars) or

Match 3 $5 + $5 = $10 (ten dollars) or

Match 3 $10 = $10 (ten dollars) or

Match 3 $10 + $20 (twenty dollars) or

Match 3 $20 = $20 (twenty dollars) or

Match 3 $100 = $100 (one hundred dollars) or

Match 3 $1,000 = $1,000 (one thousand dollars)
```

#### R19-3-304. "Blackjack" Repealed

A. In the latex play area located on the right side of the ticket, 3 play symbols appear in a vertical row with "YOUR HAND" printed above and are one of the following: "13", "14", "15", "16", "17", "18", "19", "20", or "21", with confirming captions. Three play symbols appear in a vertical row with "DEALER'S HAND" printed above and are one of the following: "12", "13", "14", "15", "16", "17", "18", "19", or "20", with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbo	ls Caption
12	TLV
<del>13</del>	THN
<del>14</del>	FRN
<del>15</del>	FTN
<del>16</del>	SXT
<del>17</del>	SVT
<del>18</del>	<del>EGN</del>
<del>19-</del>	NIT
<del>20-</del>	TWY
<del>21</del>	TYN

B. Three prize symbols appear in a vertical row with "PRIZE" printed above and are one of the following: "\$1", "\$2", "\$5", "\$20", "\$40", "\$250", or "\$21,000" with confirming captions as follows:

**Prize Symbol Caption** 

```
$1- ONEDOL

$2- TWODOL

$5- FIVEDOL

$20- TWYDOL

$40- FRYDOL

$250- 2HUND50

$21,000- TYNTHOU
```

- C. A pack-ticket number beginning with 700001 is located in the lower-left portion on the back of the ticket.
- **D.** The retailer validation code verifies instant winners of a \$1, \$2, \$3, \$5, \$10, \$15, \$40, or \$250 ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
$1 - ONE $10 - TEN

$2 - TWO $15 - FTN

$3 - THR $40 - FTY

$5 - FIV $250 - THE
```

E. A prize winner in the "BLACKJACK" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 2 play symbols and prize symbol identified as the "1st Game", the 2 play symbols and prize symbol identified as the "3rd Game". Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the player's "YOUR HAND" beats "DEALER'S HAND" in either the "1st Game", "2nd Game", or "3rd Game", the player wins the prize shown for the game. There may be 3 winning games on a ticket. The prizes are as follows:

```
$1 = $1 (one dollar) or
```

```
$1+$1 = $2 (two dollars) or

$2 = $2 (two dollars) or

$1+$1+$1 = $3 (three dollars) or

$5 = $5 (five dollars) or

$1+$2 + $2 = $5 (five dollars) or

$5 + $5 = $10 (ten dollars) or

$5 + $5 + $5 = $15 (fifteen dollars) or

$20 + $20 = $40 (forty dollars) or

$40 = $40 (forty dollars) or

$250 = $250 (two hundred fifty dollars) or

$21,000 = $21,000 (twenty-one thousand dollars)
```

#### R19-3-305. "Bingo" Repealed

- A. In the latex play area located on the right side of the ticket, four play areas called "PLAYER'S CARDS" appear and are identified as "CARD 1", "CARD 2", "CARD 3", and "CARD 4". Within each "CARD", five play symbols appear in a vertical row with "B" above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", "12", "13", "14", or "15". Five play symbols appear in a vertical row with "I" printed above and are one of the following: "16", "17", "18", "19", "20", "21", "22", "23", "24", "25", "26", "27", "28", "29", or "30". Five play symbols appear in a vertical row with "N" printed above and are one of the following: "31", "32", "33", "34", "35", "36", "37", "38", "39", "40", "41", "42", "43", "44", or "45". The third play spot in column "N" will always be the word "FREE". Five play symbols appear in a vertical row with "G" printed above and are one of the following: "46", "47", "48", "49", "50", "51", "52", "53", "54", "55", "56", "57", "58", "59", or "60". Five play symbols appear in a vertical row with "O" printed above and are one of the following: "61", "62", "63", "64", "65", "66", "67", "68", "69", "70", "71", "72", "73", "74", or "75".
- **B.** In the latex area located on the left side of the ticket is a play area identified as "CALLER'S CARD". Twenty-four play spots appear in three columns of eight and are one of the following: B1, B2, B3, B4, B5, B6, B7, B8, B9, B10, B11, B12, B13, B14, B15, I16, I17, I18, I19, I20, I21, I22, I23, I24, I25, I26, I27, I28, I29, I30, N31, N32, N33, N34, N35, N36, N37, N38, N39, N40, N41, N42, N43, N44, N45, G46, G47, G48, G49, G50, G51, G52, G53, G54, G55, G56, G57, G58, G59, G60, O61, O62, O63, O64, O65, O66, O67, O68, O69, O70, O71, O72, O73, O74, and O75.
- C. A pack-ticket number beginning with 500001 is located on the lower-left area on the back of the ticket.
- **D.** The retailer-validation code verifies instant winners of a \$2, \$3, \$5, \$10, \$25, \$30, \$40, \$50, \$150, \$200, or \$250 ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
$2 = TWO $40 = FRY
$3 = THR $50 = FTY
$5 = FIV $150 = ONF
$10 = TEN $200 = THN
$25 = TWF
$30 = TRY
```

E. A prize winner in the "BINGO" instant game is determined by removing the latex from the "CALLER'S CARD" play area on the front of the ticket to determine the play symbols. The player matches the play symbols on the "CALLER'S CARD" to the play symbols on the four "PLAYER'S CARDS". Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player matches five consecutive play symbols on one of the four "PLAYER'S CARDS" in any horizontal, vertical, or diagonal line as shown in illustration number one on the back of each "BINGO" instant game and Illustration A, matches play symbols in all four corners in one of the four "PLAYER'S CARDS" as shown in illustration number two on the back of each "BINGO" eard and Illustration B, or matches five consecutive play symbols in both diagonals forming an "X" in any one of the four cards as shown in illustration number three on the back of each "BINGO" instant game and Illustration C, the player wins the prize amount indicated on the appropriate winning "PLAYER'S CARD". Players can win up to four times on a ticket. The prizes are as follows:

```
Horizontal, vertical, or diagonal line, Card 1 = $2 (two dollars) or
Horizontal, vertical, or diagonal line, Card 2 = $3 (three dollars) or
Horizontal, vertical, or diagonal line, Card 1 plus Card 2 = $5 (five dollars) or
Horizontal, vertical, or diagonal line, Card 3 = $10 (ten dollars) or
Horizontal, vertical, or diagonal line, Card 4 = $25 (twenty-five dollars) or
Horizontal, vertical, or diagonal line, on Card 1, plus Card 2, plus Card 4 = $30 (thirty dollars) or
Horizontal, vertical, or diagonal line on Card 1, plus Card 2, plus Card 3, plus Card 4 = $40 (forty dollars) or
Four corners, Card 2 = $50 (fifty dollars) or
Both diagonal lines ("X"), Card 1 = $150 (one hundred fifty dollars) or
```

Four corners on Card 2, plus both diagonal lines ("X") on Card 1 = \$200 (two hundred dollars) or

Four corners on Card 4 = \$250 (two hundred fifty dollars) or

Four corners on Card 1, plus Card 2, plus Card 3, plus a horizontal, vertical, or-

diagonal line on Card 4 = \$250 (two hundred fifty dollars) or

Both diagonal lines ("X") on Card 2 = \$250 (two hundred fifty dollars) or

Both diagonal lines ("X") on Card 3 = \$1,000 (one thousand dollars) or

Both diagonal lines ("X") on Card 4 = \$10,000 (ten thousand dollars)

#### Illustration A. Line Repealed



1 - Match all bingo numbers in a complete horizontal, vertical, or diagonal line to win \$2 to \$25.

#### Illustration B. Four Corners Repealed



2 - Match all bingo numbers in all 4 corners to win \$25 to \$250.

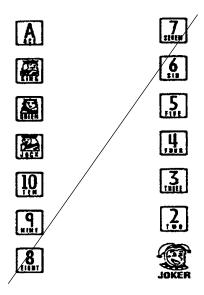
#### Illustration C. "X" Repealed



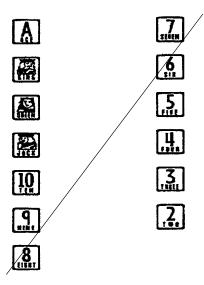
3 - Match all bingo numbers to make a complete "X" (8 numbers + "Free Space") to win \$15 to \$10,000.

#### R19-3-306. "Joker's Wild" Repealed

A. Four play symbols, which are in a horizontal row, appear under the latex in the play area located on the center right portion of the ticket with "YOUR CARD" printed below each play symbol and are one of the following play spots and captions:



**B.** One winning number symbol appears on the upper-right portion of the play area with "DEALER'S CARD" printed above and is one of the following play spots and captions:



- C. A pack-ticket number beginning with 200001 is located in lower-left portion on the back of the ticket.
- D. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	Caption
<del>\$1</del>	ONEDOL
<del>\$2</del>	TWODOL
<del>\$5</del> -	<b>FIVEDOL</b>
<del>\$10-</del>	<b>TENDOL</b>
<del>\$25</del> -	<b>TWFDOL</b>
<del>\$50</del> -	<b>FTYDOL</b>
<del>\$500-</del>	<b>FIVHUND</b>

#### \$1.000 ONETHOU

E. The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$25, \$50, or \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE - $1 TEN - $10
TWO - $2 TWF - $25
FIV - $5 FFY - $50
FHN - 500
```

F. A prize winner in the "JOKER'S WILD" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 4 play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "YOUR CARD" symbol matches the "DEALER'S CARD" symbol, the player wins the prize amount directly under the play symbol. If a "a" appears in the winning symbol play spot, the player automatically wins the prize indicated. There may be 4 ways to win on a ticket. The prizes are as follows:

```
$1
                                 = $1 (one dollar) or
$1 (w/" @")
                                 = $1 (one dollar) or
<del>$2</del>
                                  = $2 (two dollars) or
$1 + ($1 w/" \( \frac{w}{2} \)")
                                 = $2 (two dollars) or
$2 (w/" (2)")
                                 = $2 (two dollars) or
\$1 + \$1 + \$1 + \$2
                                 = $5 (five dollars) or
$2 + $2 + $1
                                 = $5 (five dollars) or
$5 (w/" 2")
                                 = $5 (five dollars) or
\$5 + \$2 + \$2 + \$1
                                 = $10 (ten dollars) or
$10 (w/" (22")
                                 = $10 (ten dollars) or
\$5 + \$5 + \$5 + \$10
                                  = $25 (twenty-five dollars) or
$25 + (w/" (2")
                                 = $25 (twenty-five dollars) or
$25 + $10 + $10 + $5
                                 = $50 (fifty dollars) or
                                  = $50 (fifty dollars) or
$50 (w/" (22")
$500
                                 = $500 (five hundred dollars) or
$1,000
                                 = $1,000 (one thousand dollars)
```

#### R19-3-307. "Double 21" Repealed

A. In the latex play area located on the right side of the ticket, 3 play symbols appear in a vertical row with "YOUR HAND" printed above and will be one of the following play symbols: "13", "14", "15", "16", "17", "18", "19", "20", or "21" with confirming captions. Three play symbols appear in a vertical row with "HOUSE HAND" printed above and will be one of the following play symbols "12", "13", "14", "15", "16", "17", "18", "19", or "20" with confirming captions. The captions are as follows:

Play Symbol	Caption
<del>12</del>	TLV
<del>13</del>	THN
<del>14-</del>	FRN
<del>15-</del>	<del>FTN</del>
<del>16-</del>	SXT
<del>17</del>	<del>SVT</del>
<del>18-</del>	<del>EGN</del>
<del>19-</del>	NIT
<del>20-</del>	TWY
<del>21-</del>	<del>DBL</del>

**B.** Three prize symbols appear in a vertical row with "PRIZE" printed above and are one of the following: "\$1", "\$2", "\$5" "\$10", "\$20", "\$40", "\$250", and "\$2,000" with confirming captions. The prize symbols and confirming captions are as follows:

#### **Prize Symbol Caption**

<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$5</del> -	<b>FIVEDOL</b>
<del>\$10-</del>	<b>TENDOL</b>
<del>\$20</del>	TWYDOL
<del>\$40</del>	FRYDOL
<del>\$250</del>	2HUND50

\$2,000 TWOTHOU

- C. A pack-ticket number is located on the lower-left side of the back of the ticket and begins with 300001.
- D. The retailer validation code verifies instant winners of \$1, \$2, \$3, \$5, \$10, \$15, \$40, and \$250. The retailer validation code which corresponds with and verifies each of these winners is as follows:

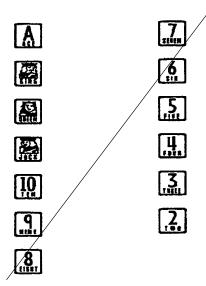
ONE \$1 TEN \$10 TWO = \$2 FTN = \$15 THR = \$3 FTY = \$40 FIV = \$5 THF = \$250

E. A prize winner in the "DOUBLE 21" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 2 play symbols and prize symbol identified as "Game 1", the 2 play symbols and prize symbol identified as "Game 3". Neither the retailer-validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's "YOUR HAND" beats "HOUSE HAND" in either "Game 1", "Game 2", or "Game 3", the player wins the prize shown for that game. There may be 3 winning games on a ticket. The prizes are as follows:

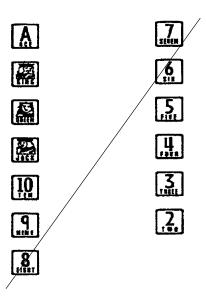
<del>\$1</del> = \$1 (one dollar) or \$1 + \$1= \$2 (one dollars) or \$1 (w/ "21") = \$2 (two dollars) or \$2 = \$2 (two dollars) or \$1 + \$1 + \$1= \$3 (three dollars) or \$1 + (\$1 w/"21")= \$3 (three dollars) or <del>\$5</del> = \$5 (five dollars) or \$2 + \$2 + \$1= \$5 (five dollars) or \$1 + (\$2 w/"21")= \$5 (five dollars) or \$5 + \$5= \$10 (ten dollars) or \$5 + \$5 + \$5= \$15 (fifteen dollars) or \$5 + (\$5 w/"21")= \$15 (fifteen dollars) or <del>\$40</del> = \$40 (forty dollars) \$20 + (\$10 w/"21")= \$40 (forty dollars) \$250 = \$250 (two hundred fifty dollars) or \$2,000 = \$2,000 (two thousand dollars)

#### R19-3-308. "Match the House" Repealed

A. Four play symbols, which are in a horizontal row, appear under the latex in the play area located on the center portion of the ticket with "YOUR CARD" printed above each play symbol and are one of the following play spots and captions:



**B.** One winning number symbol appears on the upper center portion of the play area with "HOUSE CARD" printed above and is one of the play spots:



- C. A pack-ticket number beginning with 400001 is located in lower-left portion on the back of the ticket.
- **D.** Prize symbol captions correspond with and verify each of the prize symbols as follows:

```
Prize Symbol Caption
$1
          ONEDOL
$2
          TWODOL
<del>$3</del>
          THRDOL
$5
          FIVEDOL
$10
          TENDOL
$50
          FTYDOL
$100
          ONEHUND
$2,000
          TWOTHOU
```

E. The retailer-validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$50, or \$100. The retailer-validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1 TEN = $10
TWO = $2 TWY = $20
FIV = $5 FFY = $50
ONH = $100
```

**F.** A prize winner in the "MATCH THE HOUSE" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 4 play symbols and the winning number symbol. Neither the retailer-validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "YOUR CARD" symbol matches the "HOUSE CARD" symbol, the player wins the prize amount directly under the play symbol. There may be 4 ways to win on a ticket. The prizes are as follows:

```
$1
                                = $1 (one dollar) or
$2
                                = $2 (two dollars) or
$1 + $1
                               = $2 (two dollars) or
$2 + $2 + $1
                                = $5 (five dollars) or
$2 + $3
                                = $5 (five dollars) or
$5 + $5
                                = $10 (ten dollars) or
\$5 + \$2 + \$2 + \$1
                                = $10 (ten dollars) or
$5 + $5 + $10
                                = $20 (twenty dollars) or
\$10 + \$5 + \$3 + \$2
                                = $20 (twenty dollars) or
$50
                               = $50 (fifty dollars) or
$100
                                = $100 (one hundred dollars) or
                                = $2,000 (two thousand dollars)
$2,000
```

#### R19-3-309. "Diamond Bucks" Repealed

- A. In the latex play area located on the right side of the ticket, 3 play symbols appear in a vertical row with YOUR SCORE printed above and are 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", and "10" with confirming captions. Three play symbols appear in a vertical row with THEIR SCORE printed above and are 1 of the following: "0", "1", "2", "3", "4", "5", "6", "7", "8", and "9" with confirming captions.
- B. The play symbol captions correspond with and verify the play symbols as follows:

Play Syr	<del>nbol Captio</del>
<del>0-</del>	<del>ZRO</del>
1	<del>ONE</del>
2	TWO
3	THR
4	<del>FOR</del>
<del>5</del> -	FIV
6-	SIX
7	<del>SVN</del>
8	<del>EGT</del>
9	NIN
<del>10-</del>	<del>TEN</del>

- C. Three prize symbols appear in a vertical row with PRIZE printed above and are 1 of the following: "\$1", "\$2", "\$3", "\$9", "\$18", "\$27", "\$300", "\$600", or "\$900" with confirming captions.
- **D.** Prize symbol captions correspond with and verify each of the prize symbols as follows:

**Prize Symbol Caption** \$1 **ONEDOL** \$2 **TWODOL** <del>\$3</del> THRDOL \$9 **NINEDOL EGNDOL** \$18 \$27 **TYSDOL** \$300 **THRHUND** 

\$600 **SIXHUND** 0002 **NINHUND** 

- E. One prize symbol appears directly under the play area with BONUS BOX printed above and is 1 of the following: "JER-SEY", "BAT", "BASEBALL", or "TRY AGAIN".
- A pack ticket number beginning with 600001 is located in the lower left portion on the back of the ticket.
- G. The retailer validation code verifies instant winners of "\$1", "\$2", "\$3", "\$9", "\$18", "\$27", or "\$300":

<del>\$1</del> =ONE\$2 = TWO\$3 - THR \$9 =NIN\$18 = EGN\$27 - TYS \$300 =TRN

H. A prize winner in the "DIAMOND BUCKS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 2 play symbols and prize symbol identified as Game One, the 2 play symbols and prize symbol identified as Game Two, the 2 play symbols and prize symbol identified as Game Three, and 1 play symbol identified as BONUS BOX. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket holder's YOUR SCORE beats THEIR SCORE in either Game One, Game Two, or Game Three, he or she wins the prize shown for that game. There may be 3 winning games on a ticket. If the ticket reveals "JERSEY", "BAT", or "BASEBALL" as a play symbol in the BONUS BOX, he or she wins that prize. If the player wins \$600 or more on any 1 ticket, the player shall redeem the winning ticket at any Lottery office. Each "DIAMOND BUCKS" winning lottery ticket of \$600 or more automatically enters the winner into a drawing to attend a Fantasy Baseball Camp. There will be a maximum of 20 Fantasy Baseball Camp winners. The drawing date or dates will be held during mid-August 1996 or later and the Fantasy Camp will take place sometime between September 1, 1996, and December 31, 1996. Players may contact the Lottery offices or participating retailers after July 1, 1996, for specific information regarding the drawing date or dates and Fantasy Baseball Camp date or dates. The prizes are as follows:

<del>\$1</del> = \$1 (one dollar) or \$2 = \$2 (two dollars) or = \$2 (two dollars) or = \$3 (three dollars) or

```
\$1 + \$2
                       = $3 (three dollars) or
\$1 + \$1 + \$1
                       = $3 (three dollars) or
02
                       = $9 (nine dollars) or
\$3 + \$3 + \$3
                       = $9 (nine dollars) or
$18
                       = $18 (eighteen dollars) or
$9 + $9
                       = $18 (eighteen dollars) or
$27
                       = $27 (twenty-seven dollars) or
\$9 + \$9 + \$9
                       = $27 (twenty-seven dollars) or
$300
                       = $300 (three hundred dollars) or
<del>$600</del>
                       = $600 (six hundred dollars) or
$300 +$300
                       = $600 (six hundred dollars) or
0002
                       = $900 (nine hundred dollars) or
\$300 + \$300 + \$300 = \$900 (nine hundred dollars) or
<del>JERSEY</del>
                       = baseball jersey or
BAT
                       = baseball bat
BASEBALL
                      = baseball or
TRY AGAIN
                       - no prize
```

#### R19-3-310. "Fat Cat" Repealed

A. Six play symbols, which are contiguous to each other in 2 rows, appear under the latex in the play area located on the right side on the front of the ticket and are 1 of the following: "\$1", "\$2", "\$5", "\$10", "\$20", "\$50", "\$100", or "\$1,000" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symb	ols Caption
<del>\$1-</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$5-</del>	<b>FIVEDOL</b>
<del>\$10-</del>	<b>TENDOL</b>
<del>\$20</del>	<b>TWYDOL</b>
<del>\$50</del> -	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
\$1.000	ONETHOL

- **B.** The pack-ticket number begins with 800001. The pack-ticket number is located in the lower-left side on the back of the ticket.
- C. The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$50, and \$100 tickets. The retailer validation code which corresponds with and verifies each of these winners is as follows:

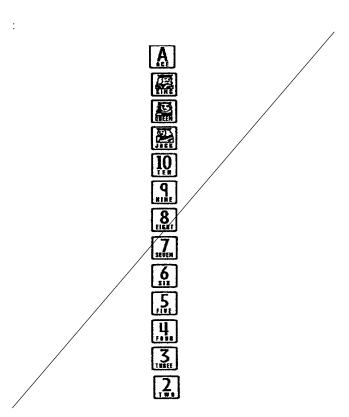
```
ONE = $1
TWY = $20
FFY = $50
ONH = $100
```

**D.** A prize winner in the "FAT CAT" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 6 play symbols. Neither the retailer- validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches 3 like play symbols, he or she wins that prize. The prizes are as follows:

```
Match 3 $1
                     = $1 (one dollar) or
Match 3 $2
                     = $2 (two dollars) or
Match 3 $5
                     = $5 (five dollars) or
Match 3 $10
                     = $10 (ten dollars) or
Match 3 $20
                     = $20 (twenty dollars) or
Match 3 $50
                     = $50 (fifty dollars) or
Match 3 $100
                     = $100 (one hundred dollars) or
Match 3 $1,000
                     = $1,000 (one thousand dollars)
```

#### R19-3-311. "Winning Pairs" Repealed

A: Four pairs of 2 play symbols, which are in a horizontal row, appear under the latex in the play area located on the lower portion of the ticket. The 1st pair has "HAND 1" printed above, the 2nd pair has "HAND 2" printed above, the 3rd pair has "HAND 3" printed above, and the 4th pair has "HAND 4" printed above. Play symbol captions correspond with and verify each of the play symbols as follows:



- B. A pack-ticket number beginning with 900001 is located in the lower-left portion on the back of the ticket.
- C. Prize symbol captions correspond with and verify each of the prize symbols as follows:

```
Play Symbol Caption
<del>$1</del>
            ONEDOL
<del>$2</del>
            TWODOL
$3
            THRDOL
<del>$5</del>
            FIVEDOL
$10
            TENDOL
$50
            FTYDOL
$100
            ONEHUND
$1.000
            ONETHOU
```

**D.** The retailer-validation code verifies instant winners of \$1, \$2, \$4, \$5, \$10, \$20, \$50, or \$100. The retailer-validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1 TEN = $10
TWO = $2 TWY = $20
FOR = $4 FFY = $50
FIV = $5 ONH = $100
```

E. A prize winner in the "WINNING PAIRS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 4 pairs of 2 play symbols. Neither the retailer-validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's cards match each other in either "HAND 1", "HAND 2", "HAND 3", or "HAND 4", the player wins the amount printed below. There may be 4 ways to win on a ticket. The prizes are as follows:

```
$1 = $1 (one dollar) or

$2 = $2 (two dollars) or

$1 + $1 = $2 (two dollars) or

$1 + $1 + $1 + $1 = $4 (four dollars) or

$2 + $2 + $1 = $5 (five dollars) or

$2 + $3 = $5 (five dollars) or

$5 + $5 = $10 (ten dollars) or

$5 + $2 + $2 + $1 = $10 (ten dollars) or
```

```
$5 + $5 + $10 = $20 (twenty dollars) or
$10 + $5 + $3 + $2 = $20 (twenty dollars) or
$50 = $50 (fifty dollars) or
$100 = $100 (one hundred dollars) or
$1,000 = $1,000 (one thousand dollars)
```

#### R19-3-312. "Five Card Stud" Repealed

**A.** Five play symbols, which are contiguous to each other in 3 rows, appear under the latex in the play area located on the right side on the front of the ticket with the words, "YOUR HANDS" printed above. The play symbol captions correspond with and verify the play symbols as follows:



- B. To the right of the play symbols, 3 prize symbols appear in a vertical row with "PRIZE" printed above. The play symbol eaptions correspond with and verify the play symbols as follows:
  - \$1 ONEDOL \$25 TWFDOL \$2 - TWODOL \$50 - FTYDOL \$5 - FIVEDOL \$100 - ONEHUND \$10 - TENDOL \$1,000 - ONETHOU
- C. The pack-ticket number begins with 000001. The pack-ticket number is located in the lower-left side on the back of the ticket.
- D: The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$25, \$50, \$100, and \$300 tickets. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1 TWY = $20
TWO = $2 TWF = $25
FIV = $5 FFY = $50
TEN = $10 ONH = $100
TRN = $300
```

- E. A prize winner is the "FIVE CARD STUD" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 5 play symbols in "HAND 1", "HAND 2", and "HAND 3." Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such.
  - 1. If the ticket owner matches 2 like play symbols in either "HAND 1", "HAND 2", or "HAND 3", the player will receive 1 of the following prizes in the columns labeled "PRIZE" (a player may win up to 3 times per ticket):

```
$1 = $1 (one dollar) or

$1 + $1 = $2 (two dollars) or

$2 = $2 (two dollars) or

$2 + $2 + $1 = $5 (five dollars) or

$5 = $5 (five dollars) or

$5 + $5 = $10 (ten dollars) or

$10 + $10 + $5 = $25 (twenty-five dollars) or

$50 = $50 (fifty dollars) or

$100 + $100 + $100 = $300 (three hundred dollars) or
```

2. If a player receives 3 like play symbols in either "HAND 1", "HAND 2", or "HAND 3", the amount in the "PRIZE" column will be doubled. The following prizes may be won (a player may win up to 3 times per ticket):

```
$1 (double) = $2 (two dollars) or

$5 (double) = $10 (ten dollars) or

$10 (double) = $20 (twenty dollars) or

$25 (double) = $50 (fifty dollars) or

$50 (double) = $100 (one hundred dollars) or

$1,000 (double) = $2,000 (two thousand dollars)
```

#### R19-3-313. "Bowling For Bucks" Repealed

A. Three play symbols appear in a column under the latex in the play area located on the right portion of the ticket with the words "YOUR SCORE" printed above. Play symbol captions correspond with and verify each of the play symbols as follows:

```
140 = HNFRTY 200 = TWOHUN
142 = HNFRTW 210 = TWOTEN
```

```
145 - HNFRTV 215 - TWOFTN
146 - HNFRSX 220 - TWOTWY
149 - HNFRTN 223 - TWOTTR
150 - HNFFTY 225 - TWOTFV
154 - HNFTFR 227 - TWOTSV
156 - HNFTSX 230 - TWOTRY
160 - HNSXTY 235 - TWOTRV
180 - HNEGTY 245 - TWFRFV
185 - HNETFV 250 - TWOFTY
187 - HNETSV 256 - TWFVSX
```

**B.** Three play symbols appear in a column under the latex area located on the right portion of the ticket with the words "THEIR SCORE" printed above. Play symbol captions correspond with and verify each of the play symbols as follows:

```
140 — HNFRTY 200 — TWOHUN

142 — HNFRTW 210 — TWOTEN

145 — HNFRTV 215 — TWOTTN

146 — HNFRSX 220 — TWOTWY

149 — HNFRTN 223 — TWOTTR

150 — HNFFTY 225 — TWOTFV

154 — HNFTFR 227 — TWOTSV

156 — HNFTSX 230 — TWOTRY

160 — HNSXTY 235 — TWOTRV

180 — HNEGTY 245 — TWFRFV

185 — HNETFV 250 — TWOFTY

187 — HNETSV 256 — TWFVSX
```

- C. A pack-ticket number beginning with 100001 is located in the lower-left portion on the back of the ticket.
- **D.** Prize symbol captions correspond with and verify each of the prize symbols as follows:

```
Prize Symbol
               Caption
    <del>$1</del>
               ONEDOL
    $2
               TWODOL
    <del>$5</del>
               FIVEDOL
    $5
               FIVEDOL
    $10
               TENDOL
    $20
               TWYDOL
    $100
               ONEHUND
    $1,000
               ONETHOUD
```

E. Beneath the 3 rows will be a "BONUS BOX" with 1 of the following symbols and captions:

```
BOWL FREE - ONE FREE GAME
```

```
TRY AGAIN - TRY AGAIN
```

F. The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$100, \$200, \$300, or Bowl Free. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1 TWY = $20
TWO = $2 ONH = $100
FIV = $5 TWH = $200
TEN = $10 TRN = $300
BOL = BOWL FREE
```

A prize winner in the "BOWLING FOR BUCKS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 3 pairs of 2 play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket holder's "YOUR SCORE" beats "THEIR SCORE" in either "GAME 1", "GAME 2", or "GAME 3", the player wins the amount indicated in the "PRIZE" box. There may be 3 changes to win cash prizes on a ticket. The prizes are as follows:

```
$1 = $1 (one dollar) or

$1 + $1 = $2 (two dollars) or

$2 = $2 (two dollars) or

$5 = $5 (five dollars) or

$5 + $5 = $10 (ten dollars) or

$10 = $10 (ten dollars) or

$10 + $10 = $20 (twenty dollars) or

$20 = $20 (twenty dollars) or
```

```
$100 = $100 (one hundred dollars) or

$100 + $100 = $200 (two hundred dollars) or

$100 + $100 + $100 = $300 (three hundred dollars) or

$1,000 = $1,000 (one thousand dollars)

BONUS BOX PRIZES

BOWL FREE = one free game of bowling at participating bowling lanes; or

TRY AGAIN = Non-winning ticket.
```

#### R19-3-314. "Bonus 7 Come 11" Repealed

- A. In the latex play area located in the middle of the ticket, 1 horizontal row of 4 play symbol areas appear. The 1st play symbol area has "ROLL 1" printed above, the 2nd play symbol area has "ROLL 2" printed above, the 3rd play symbol has "ROLL 3" printed above, and the 4th play symbol area has "BONUS ROLL" printed above. The 4 play symbol areas contain 2 of the following play symbols: "1", "2", "3", "4", "5", or "6".
- **B.** The play symbols captions correspond with and verify the play symbols as follows:

```
Play Symbol Caption
1 ONE
2 TWO
3 THREE
4 FOUR
5 FIVE
6 SIX
```

C. Prize symbols captions correspond with and verify each of the prize symbols and are 1 of the following: "\$1", "\$2", "\$3", "\$5", "\$10", "\$50", "\$100", or "\$1,000" with confirming captions. The confirming captions are as follows:

Prize Sym	<del>ibol Caption</del>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$3</del>	THRDOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$1,000</del>	<b>ONETHOU</b>

- **D.** A pack-ticket number beginning with "200001" is located in the lower-left portion on the back of the ticket.
- E. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, \$20, \$50, or \$100 ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1 TWY = $20
TWO = $2 FFY = $50
FIV = $5 ONH = $100
TEN = $10
```

F. A prize winner in the "Bonus 7 Come 11" instant game is determined by removing the latex from the play area on the front of the ticket to reveal the 8 play symbols and 3 prize symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the sum of any roll in "ROLL 1", "ROLL 2", and "ROLL 3" is 7 or 11, the player wins the prize indicated in the "PRIZE" box below the corresponding roll. If the sum in "BONUS ROLL" is 7 or 11, the player wins the prizes indicated in all 3 "PRIZE" boxes. A player may win up to 3 times per ticket. The prizes are as follows:

```
$1 = $1 (one dollar) or

$1 + $1 = $2 (two dollars) or

$2 = $2 (two dollars) or

$2 + $2 + $1 = $5 (five dollars) or

$2 + $2 + $1 (w/ bonus) = $5 (five dollars) or

$3 + $2 = $5 (five dollars) or

$5 + $5 = $10 (ten dollars) or

$5 + $3 + $2 (w/ bonus) = $10 (ten dollars) or

$10 + $5 + $5 = $20 (twenty dollars) or

$10 + $5 + $5 (w/ bonus) = $20 (twenty dollars) or

$50 = $50 (fifty dollars) or

$50 + $50 = $100 (one hundred dollars) or

$100 = $100 (one hundred dollars) or
```

\$1,000 + \$1,000 + \$1,000 = \$3,000 (three thousand dollars)

#### R19-3-315. "3 of a Kind" Repealed

A. In the latex play area located on the right side of the ticket, 3 play symbols appear in 3 rows and will be 1 of the following play symbols and confirming captions:



**B.** The retailer validation code verifies instant winners of \$1, \$2, \$3, \$4, \$5, \$8, \$20, \$50, \$100, and \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE = \$1	<del>EGT = \$8</del>
TWO - \$2	TWY = \$20
THR - \$3	FFY = \$50
<del>FOR = \$4</del>	ONH = \$100
<del>FIV - \$5</del>	FHN - \$500

- C. A pack ticket number beginning with "300001" is located in the lower-left portion on the back of the ticket.
- **D.** A prize winner in the "3 of a Kind" instant game is determined by removing the latex from the play area on the front of the ticket to determine the play symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder has 3 identical play symbols in any row, column, or diagonal, the player wins the prize shown on the prize table. There may be 3 winning games on a ticket. The prizes are as follows:

Match 3 "7's" in any row, column, or diagonal = \$1 (one dollar) or

Match 3 "7's" in any row, column, or diagonal, plus match 3 "7's" in any other row, column, or diagonal = \$2 (two dollars) or

Match 3 "8's" in any row, column, or diagonal = \$2 (two dollars) or

Match 3 "7's" in any row, column, or diagonal, plus match 3 "8's" in any other row, column, or diagonal = \$3 (three dollars) or

Match 3 "7's" in any row, column, or diagonal, plus match 3 "7's" in any other row, column, or diagonal, plus match 3 "8's" in any other row, column, or diagonal = \$4 (four dollars) or

Match 3 "9's" in any row, column, or diagonal = \$5 (five dollars) or

Match 3 "7's" in any row, column, or diagonal, plus match 3 "8's" in any other row, column, or diagonal, plus match 3 "9's" in any other row, column, or diagonal = \$8 (eight dollars) or

Match 3 "10's" in any row, column, or diagonal = \$20 (twenty dollars) or

Match 3 "J's" in any row, column, or diagonal - \$50 (fifty dollars) or

Match 3 "J's" in any row, column, or diagonal, plus match 3 "J's" in any other row, column, or diagonal = \$100 (one hundred dollars) or

Match 3 "Q's" in any row, column, or diagonal = \$100 (one hundred dollars)

Match 3 "K's" in any row, column, or diagonal - \$500 (five hundred dollars)

Match 3 "A's" in any row, column, or diagonal = \$5,000 (five thousand dollars).

#### R19-3-316. "Heat Wave" Repealed

4 play symbols, which are in a horizontal row, appear under the latex in the play area located on the right portion of the ticket with "TODAY'S HIGH" printed above each play symbol, and are 1 of the following play symbols and captions:

Play Symbol	<del>Caption</del>
90	NINETY
<del>92</del>	<b>NTYTWO</b>
<del>94</del>	<b>NTYFOR</b>
<del>96-</del>	NTYSIX
<del>98</del>	<b>NTYEGT</b>
<del>100-</del>	<del>ONEHUN</del>
<del>102</del>	<b>HUNTWO</b>
<del>104</del>	<b>HUNFOR</b>
<del>106-</del>	HUNSIX
<del>108</del>	<b>HUNEGT</b>
<del>110-</del>	HUNTEN
<del>112</del>	HUNTLY
<del>114</del>	HUNFRN

<del>116</del>	HUNSXN
<del>118</del>	HUNEGN
<del>120-</del>	HUNTWY

**B.** 1 winning number symbol appears on the upper-right portion of the play area with "RECORD HIGH" printed above and is 1 of the following play symbols:

Play Symbol	<del>Caption</del>
<del>90-</del>	<b>NINETY</b>
<del>92-</del>	<b>NTYTWO</b>
<del>94</del>	<b>NTYFOR</b>
<del>96-</del>	<b>NTYSIX</b>
<del>98-</del>	<b>NTYEGT</b>
<del>100</del>	<b>ONEHUN</b>
<del>102</del>	<b>HUNTWO</b>
<del>104</del>	<b>HUNFOR</b>
<del>106</del>	HUNSIX
<del>108</del>	<b>HUNEGT</b>
<del>110</del>	<b>HUNTEN</b>
<del>112</del>	HUNTLY
<del>114</del>	HUNFRN
<del>116-</del>	HUNSXN
<del>118</del>	HUNEGN
<del>120</del>	HUNTWY

- C. A pack-ticket number beginning with 400001 is located in the lower-left portion on the back of the ticket.
- **D.** Prize symbol captions correspond with and verify each of the prize symbols as follows:

\$5 FIVEDOL \$10 TENDOL \$50 FTYDOL	Prize Symbol	<del>Caption</del>
\$5 FIVEDOL \$10 TENDOL \$50 FTYDOL	<del>\$1-</del>	<b>ONEDOL</b>
\$10- \$50- \$50- \$50- \$50- \$50- \$50-	<del>\$2</del>	TWODOL
\$50 FTYDOL	<del>\$5</del>	<b>FIVEDOL</b>
•	<del>\$10-</del>	<b>TENDOL</b>
\$5,000 FIVTHOU	<del>\$50-</del>	<b>FTYDOL</b>
	<del>\$5,000</del>	FIVTHOU

E. The retailer validation code verifies instant winners of "\$1", "2", "\$5", "\$10", "\$15", "\$50", "\$100", or "\$150". The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1 FTN = $15
TWO = $2 FFY = $50
FIV = $5 ONH = $100
TEN = $10 OFY = $150
```

F. A prize winner in the "HEAT WAVE" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 4 play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "TODAY'S HIGH" symbol beats the "RECORD HIGH" symbol, the player wins the prize amount directly under the winning play symbol. There may be 4 ways to win on a ticket. The prizes are as follows:

```
$1 - $1 (one dollar) or

$1 + $1 - $2 (two dollars) or

$2 - $2 (two dollars) or

$5 - $5 (five dollars) or

$2 + $2 + $1 - $5 (five dollars) or

$5 + $5 - $10 (ten dollars) or

$10 - $10 (ten dollars) or

$5 + $5 + $5 - $15 (fifteen dollars) or

$50 - $50 (fifty dollars) or

$50 + $50 - $100 (one hundred dollars) or

$50 + $50 - $100 (one hundred fifty dollars) or

$5,000 - $5,000 (five thousand dollars).
```

#### R19-3-317. "In The Chips" Repealed

A. In the latex play area located on the lower half of the ticket, 2 horizontal rows of 5 play symbols appear with "YOUR CHIPS" printed between the 2 rows, and are 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10", "11",

"12", "14", or "15" with confirming captions. 2 play symbols appear on the upper-right front of the latex area with "HOUSE CHIPS" printed above, and are 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", "12", "13", "14", or "15" with confirming captions.

B. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	<del>Caption</del>
1	ONE
<del>2-</del>	TWO
<del>3-</del>	THREE
4-	<del>FOUR</del>
<del>5</del>	<b>FIVE</b>
<del>6-</del>	SIX
7-	<b>SEVEN</b>
8	<b>EIGHT</b>
9	-NINE
<del>10-</del>	TEN
11	<b>ELVEN</b>
<del>12-</del>	<b>TWLVE</b>
<del>13</del> -	<b>THRTN</b>
<del>14-</del>	<b>FORTN</b>
<del>15-</del>	<b>FIFTN</b>

C. Prize symbol captions correspond with and verify each of the prize symbols and are 1 of the following: "\$1", "\$2", "\$4", "\$5", "\$10," "\$20", "\$40", "\$200", "\$400", or "\$25,000" with confirming captions.

Prize Symbol	<del>Caption</del>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$4</del>	<del>FORDOL</del>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	<b>TWYDOL</b>
<del>\$40</del>	FRYDOL
<del>\$50</del>	<b>FTYDOL</b>
<del>\$200</del>	<b>TWOHUND</b>
<del>\$400-</del>	<b>FORHUND</b>
<del>\$25,000</del>	<b>TWFTHOU</b>

- **D.** A pack-ticket number beginning with 500001 is located in the lower-left portion on the back of the ticket.
- E. The retailer validation code verifies instant winners of a "\$2", "\$4", "\$5", "\$10", "\$20", "\$40", or "\$400" ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
TWO=$2 TWY=$20
FOR=$4 FTY=$40
FIV=$5 FRH=$400
TEN=$10
```

F. A prize winner in the "IN THE CHIPS" instant game is determined by removing the latex from the play area on the front of the ticket to reveal the play symbols and prize symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If any play symbol under "YOUR CHIPS" matches either play symbol under "HOUSE CHIPS", the player wins the prize shown for that game. There are 20 chances to win 10 times on a ticket. The prizes are as follows:

#### R19-3-318. "Instant Jackpot" Repealed

**A.** Three play symbols, which are contiguous to each other in 4 rows, appear under the latex in the play area located on the right side on the front of the ticket and are 1 of the following:



B. The word "PRIZE" appears to the right of each row of play symbols and is 1 of the following:

<del>Caption</del>
<b>ONEDOL</b>
<b>TWODOL</b>
<b>FIVEDOL</b>
<b>TENDOL</b>
<b>FTYDOL</b>
<b>FIVHUND</b>
<b>FIVTHOU</b>

- C. The pack-ticket number begins with 600001. The pack-ticket number is located in the lower-left side on the back of the ticket
- **D.** The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$50, \$100, \$200, or \$500 tickets. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1

TWO = $2

FIV = $5

TEN = $10

TEN = $10

FHN = $500
```

E. A prize winner in the "INSTANT JACKPOT" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 12 play symbols in "PLAY 1", "PLAY 2", "PLAY 3", and "PLAY 4" and the 4 prize symbols in the "PRIZE" box in "PLAY 1", "PLAY 2", "PLAY 3", and "PLAY 4". Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches any 3 like play symbols in Illustration "A" in either "PLAY 1", "PLAY 2", "PLAY 3", or "PLAY 4", the ticket owner wins the prize in the corresponding "PRIZE" box. If "WIN" appears in any of the 1st 3 play spots in either "PLAY 1", "PLAY 2", "PLAY 3", or "PLAY 4", the ticket holder automatically wins the prize in the "PRIZE" box for that corresponding row. There are 4 chances to win on a ticket. The prizes in the "PRIZE" play area are as follows:

```
on a ticket. The prizes in the "PRIZE" p
$1 = $1 (one dollar) or
$1 + $1 = $2 (two dollars) or
$2 = $2 (two dollars) or
$1 + $1 + $1 + $2 = $5 (five dollars) or
$1 + $2 + $2 = $5 (five dollars) or
$5 = $5 (five dollars) or
$5 + $2 + $2 + $1 = $10 (ten dollars) or
$5 + $5 = $10 (ten dollars) or
$10 = $10 (ten dollars) or
```

\$50 = \$50 (fifty dollars) or \$50 + \$50 = \$100 (one hundred dollars) or \$50 + \$50 + \$50 + \$50 = \$200 (two hundred dollars) or \$500 = \$500 (five hundred dollars) or \$5,000 = \$5,000 (five thousand dollars) or \$5,000 + \$5,000 + \$5,000 = \$15,000 (fifteen thousand dollars) "WIN" symbol will equal the amount indicated in the corresponding prize box and will be 1 of the following: \$1 = \$1 (one dollar) or \$2 = \$2 (two dollars) or \$5 = \$5 (five dollars) or

#### **Hlustration "A"**



#### R19-3-319. "Caetus Cash" Repealed

\$10 - \$10 (ten dollars) or

\$500 = \$500 (five hundred dollars)

- A. Nine play symbols, which are contiguous to each other in 3 rows, appear under the latex in the play area located on the right side of the front of the ticket and are 1 of the following:
  - "-", "\$1", "\$2", "\$5", "\$10", "\$20", "\$100", or "\$1,000" with confirming captions.
- B. A pack-ticket number beginning with 700001 is located in the lower-left portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

Play Symbol	<del>Caption</del>
A Pro	<b>DOUBLE</b>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	<b>TWENTY</b>
<del>\$100</del>	<b>ONEHUND</b>
\$1,000	<b>ONETHOU</b>

**D.** The retailer validation code verifies instant winners of \$1, \$2, \$4, \$5, \$10, \$20, or \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE = \$1 TWO = \$2 FOR = \$4 FIV = \$5

A prize winner in the "CACTUS CASH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 9 play symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches 3 like play symbols, the ticket owner wins that prize. If the player matches 3 like play symbols plus a " ", the prize amount is doubled. There may be only 1 prize per ticket. The prizes are as follows:

Match 3 \$1 = \$1 (one dollar) or

Match 3 \$1 + \$1 = \$2 (two dollars) or

Match 3 \$2 = \$2 (two dollars) or

Match 3 \$2 + \$2 = \$4 (four dollars) or

Match 3 \$5 = \$5 (five dollars) or

Match 3 \$5 = \$10 (ten dollars) or

Match 3 \$10 = \$10 (ten dollars) or

Match 3 \$10 + \$20 (twenty dollars) or

Match 3 \$20 = \$20 (twenty dollars) or

Match 3 \$100 = \$100 (one hundred dollars) or

Match 3 \$1,000 = \$1,000 (one thousand dollars)

#### R19-3-320. "Money Bags" Repealed

- A. Four play symbols, which are in a horizontal row, appear under the latex in the play area located on the center-right portion of the ticket with "YOUR NUMBER", printed above each play symbol, and are 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions. One winning number symbol appears on the upper-right portion of the play area with "WINNING NUMBER" printed above and is 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions.
- B. A pack-ticket number beginning with 800001 is located in lower-left portion on the back of the ticket.
- C. "YOUR NUMBER" play symbol captions correspond with and verify each of the play symbols as follows:

Caption
ONE
TWO
THREE
<del>FOUR</del>
FIVE
SIX
<b>SEVEN</b>
EIGHT
NINE

**D.** "WINNING NUMBER" play symbol captions correspond with and verify each of the winning number symbols as follows:

Play Symbol	Caption
1	ONE
<del>2-</del>	<del>TWO</del>
3-	THREE
4	<del>FOUR</del>
<del>5-</del>	FIVE
6-	SIX
7-	<b>SEVEN</b>
8	EIGHT
9	NINE

E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	<del>Caption</del>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$3</del>	THRDOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$2,500</del>	TWFHUND

F. The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$50, or \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1
TWO = $2
FIV = $5
ONH = $100
```

G A prize winner in the "MONEY BAGS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 4 play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "YOUR NUMBER" symbol matches the "WINNING NUMBER" symbol, the player wins the prize amount directly under the play symbol. There may be 4 ways to win on a ticket. The prizes are as follows:

\$10 +\$5 +\$3 +\$2 = \$20 (twenty dollars) or \$50 = \$50 (fifty dollars) or \$100 (one hyndred dollars)

\$100 = \$100 (one hundred dollars) or

\$2,500 = \$2,500 (two-thousand five hundred dollars)

#### R19-3-321. "Ace in the Hole" Repealed

- A: Three play symbols appear in a column in the left side of the latex area with "YOUR CARD" printed above. Three play symbols appear in the center column of the latex area with "THEIR CARD" printed above. Three prize symbols appear in the right column in the latex area with "PRIZE" printed above. A prize symbol in the lower-right portion of the latex area appears with "HOLE CARD" printed above.
- B. The play symbols and captions for "YOUR CARD" are as follows:



C. The play symbols and captions for "THEIR CARD" are as follows:



**D.** The play symbols and captions for "HOLE CARD" are as follows:



E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	<b>Caption</b>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$20</del>	<b>TWYDOL</b>
<del>\$40</del>	FRYDOL
<del>\$250</del>	2HUND50
\$10.000	TENTHOLI

- F. A pack-ticket number beginning with 900001 is located in the lower-left portion on the back of the ticket.
- The retailer validation code verifies instant winners of \$1, \$2, \$3, \$5, \$10, \$15, \$40, and \$250. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE = \$1 TWO = \$2 THR = \$3 FIV = \$5 THF = \$250

H. A prize winner in the "ACE IN THE HOLE" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 3 play symbols in the column labeled "YOUR CARD", the 3 play symbols in the column marked "THEIR CARD" and the 3 prize symbols in the column marked "PRIZE". Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "YOUR CARD" beats "THEIR CARD" in either "HAND 1", "HAND 2", or "HAND 3", the player wins the prize shown in the corresponding "PRIZE" box. If an "Ace" appears in the "HOLE CARD", the player wins the amounts of all 3 "PRIZE" boxes. There may be 3 winning games on a ticket. The prizes are as follows:

\$1 = \$1 (one dollar) or \$1 + \$1 = \$2 (two dollars) or \$2 = \$2 (two dollars) or \$1 + \$1 + \$1 = \$3 (three dollars) or \$5 = \$5 (five dollars) or \$1 + \$2 + \$2 = \$5 (five dollars) or \$5 + \$5 = \$10 (ten dollars) or

```
$5 + $5 + $5

$20 + $20

$40 = $40 (forty dollars) or

$250 = $250 (two hundred fifty dollars) or
```

\$250 = \$250 (two hundred fifty dollars) or \$10,000 = \$10,000 (ten thousand dollars)

#### R19-3-322. "Power Play" Repealed

- A. In the latex play area located on the right side of the ticket, 3 play symbols appear in a vertical row with "YOUR SCORE" printed above, and are 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", or "10" with confirming captions. Three play symbols appear in a vertical row with "THEIR SCORE" printed above, and are 1 of the following: "0", "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions.
- B. The play symbol captions correspond with and verify the play symbols as follows:

<del>y Symbol</del>	Caption
0-	<del>ZRO</del>
1-	<del>ONE</del>
2	TWO
<del>3</del> -	THR
4	<del>FOR</del>
<del>5</del> -	FIV
<del>6-</del>	SIX
<del>7-</del>	<del>SVN</del>
8	<del>EGT</del>
<del>9</del> -	NIN
<del>10-</del>	TEN

- C. Three prize symbols appear in a vertical row with "PRIZE" above and are 1 of the following: "\$1", "\$2", "\$5", or "\$500" with confirming captions.
- **D.** Prize symbols and captions for "PRIZE" correspond with and verify each of the prize symbols as follows:

<del>ay Symbol</del>	<del>Caption</del>
<del>\$1-</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$5</del> -	FIVEDOL
<del>\$500-</del>	FIVHUNE

E. One prize symbol appears directly under the play area with "BONUS BOX" printed above and are 1 of the following: "T-SHIRT" or "TRY AGAIN". The prize symbols and captions for "BONUS BOX" correspond with and verify each of the prize symbols as follows:

```
Prize Symbol Caption
T SHIRT
TRY AGAIN TRY AGAIN
```

- F. A pack-ticket number beginning with 000001 is located in the lower-left portion on the back of the ticket.
- The retailer validation code verifies instant winners of "\$1", "\$2", "\$3", "\$5", "\$8", "\$9", "\$10", "\$15", and "\$500". The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1
TWO = $2
THR = $3
FIV = $5
FHN = $500
```

H. A prize winner in the "POWER PLAY" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 2 play symbols and prize symbol identified as "GAME 1", the 2 play symbols and prize symbol identified as "GAME 3". Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "YOUR SCORE" beats "THEIR SCORE" in either "GAME 1", "GAME 2", or "GAME 3", the player wins the prize shown in the corresponding "PRIZE" box. There may be 3 winning games on a ticket. The prizes are as follows:

```
$1 - $1 (one dollar) or

$1 + $1 - $2 (two dollars) or

$2 - $2 (two dollars) or

$1 + $1 + $1 - $3 (three dollars) or

$1 + $2 - $3 (three dollars) or

$5 - $5 (five dollars) or
```

```
$1 + $2 + $2 = $5 (five dollars) or

$1 + $2 + $5 = $8 (eight dollars) or

$2 + $2 + $5 = $9 (nine dollars) or

$5 + $5 = $10 (ten dollars) or

$5 + $5 = $15 (fifteen dollars) or

$500 = $500 (five hundred dollars) or

$500 + $500 = $1,000 (one thousand dollars) or

$500 + $500 + $500 = $1,500 (one-thousand five hundred dollars)

BONUS BOX PRIZES:

T-SHIRT = NHL t-shirt

TRY AGAIN = non-winning ticket
```

#### R19-3-323. "Break the Bank" Repealed

A: Six play symbols, which are contiguous to each other in 2 rows, appear under the latex in the play area located on the right side on the front of the ticket and are 1 of the following: \$1, \$2, \$5, \$10, \$20, \$50, \$100, or \$1,000 with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

#### Play Symbols Caption

<del>\$1-</del>	<del>ONEDOL</del>
<del>\$2</del>	TWODOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	TWYDOL
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$1,000</del>	<b>ONETHOU</b>

B: The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$50, and \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE = \$1	TWY = \$20
TWO - \$2	FFY = \$50
FIV - \$5	ONH = \$100
TEN = \$10	

- C. A pack ticket number beginning with "100001" is located in the lower-left portion on the back of the ticket.
- **D.** A prize winner in the "Break the Bank" instant game is determined by removing the latex from the play area on the front of the ticket to determine the play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket owner matches 3 identical play symbols, the player wins that amount. The prizes are as follows:

```
Match three: $1 = $1 (one dollar) or
Match three: $2 = $2 (two dollars) or
Match three: $5 = $5 (five dollars) or
Match three: $10 = $10 (ten dollars) or
Match three: $20 = $20 (twenty dollars) or
Match three: $50 = $50 (fifty dollars) or
Match three: $100 = $100 (one hundred dollars) or
Match three: $1,000 = $1,000 (one-thousand dollars)
```

#### R19-3-324. "Beat the Dealer" Repealed

A: Five play symbols in 2 horizontal rows appear under the latex in the play area located on the lower center portion of the ticket with "YOUR CARDS" printed above, and are 1 of the following play symbols and corresponding captions:



**B.** One winning number symbol appears on the upper-right portion of the play area with "DEALER'S CARD" printed above and is 1 of the following play symbols and corresponding captions:



- C. A pack-ticket number beginning with "200001" is located in the lower-left portion on the back of the ticket.
- **D.** The word "PRIZE" appears under each play symbol labeled "YOUR CARDS". Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	<del>Caption</del>
<del>\$1-</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$4</del>	<del>FORDOL</del>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$20-</del>	<b>TWYDOL</b>
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100-</del>	<b>ONEHUND</b>
<del>\$500-</del>	<b>FIVHUND</b>
<del>\$1,000</del>	<b>ONETHOU</b>
<del>\$21,000-</del>	<b>TWNTHOU</b>

E. The retailer validation code verifies instant winners of \$2, \$4, \$10, \$20, \$50, \$100, \$250, or \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

<del>\$2 - TWO</del>	\$50 - FFY
\$4 = FOR	\$100 = ONH
\$10 - TEN	\$250 - THF
\$20 - TWY	\$500 - FHN

F. A prize winner in the "Beat the Dealer" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 10 play symbols under the latex labeled "YOUR CARDS", and the play symbol under the latex labeled "DEALER's CARD". Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols are not usable or playable as such. If the player's "YOUR CARDS" play symbol beats the "DEALER'S CARD" play symbol, the player wins the prize amount directly under the winning play symbol. If a " prears in 1 of the "YOUR CARDS" play symbols, the player automatically wins double the amount indicated in the corresponding "PRIZE" box. There may be 10 chances to win on a ticket. The prizes are as follows:

```
$2 (two dollars) or
<del>$2</del>
                                 $2 (two dollars) or
\$1 + \$1 + \$1 + \$1
                                 $4 (four dollars) or
                                 $4 (four dollars) or
                                 $10 (ten dollars) or
$1 + $1 + $1 + $1 + $1 +
\$1 + \$1 + \$1 + \$1 + \$1
                                 $10 (ten dollars) or
                                 $10 (ten dollars) or
                                 $10 (ten dollars) or
$2 + $2 + $2 + $2 + $2
$2 + $2 + $2 + $2 + $2
                                 $20 (twenty dollars) or
+ $2 + $2
                                 $20 (twenty dollars) or
$4 + $4 + $4 + $4 + $4
                                 $20 (twenty dollars) or
\$5 + \$5 + \$5 + \$5 + \$5
\$5 + \$5 + \$5 + \$5 + \$5
                                 $50 (fifty dollars) or
$20 + $20 + $20 +
$20 + $20
                                 $100 (one hundred
                                 dollars) or
$50 + $50
                                 $100 (one hundred
                                 dollars) or
                                 $100 (one hundred
                                 dollars) or
```

#### R19-3-325. "Lucky Pair" Repealed

A. Four pairs of 2 play symbols, which are in a horizontal row, appear under the latex in the play area located on the lower portion of the ticket. The 1st pair has "HAND 1" printed above, the 2nd pair has "HAND 2" printed above, the 3rd pair has "HAND 3" printed above, and the 4th pair has "HAND 4" printed above. Play symbol captions correspond with and verify each of the play symbols as follows:



B. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	Caption Caption
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$3</del>	<b>THRDOL</b>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$5,000</del>	<b>FIVTHOU</b>

- C. A pack-ticket number beginning with 300001 is located in the lower-left portion on the back of the ticket.
- **D.** The retailer validation code verifies instant winners of \$1, \$2, \$4, \$5, \$10, \$20, \$50, and \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
$1
                                                   <del>$10</del>
<del>ONE</del>
                                TEN
                                            =
<del>TWO</del>
                   <del>$2</del>
                                TWY
                                                   $20
            =
                                            =
FOR
                                FFY
                                                   $50
FIV
                   <del>$5</del>
                                ONH
                                                   $100
```

E. A prize winner in the "LUCKY PAIRS" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 2 play symbols in "HAND 1", the 2 play symbols in "HAND 2", the 2 play symbols in "HAND 3", and the 2 play symbols in "HAND 4". Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket holder uncovers 2 matching play symbols in either "HAND 1", "HAND 2", "HAND 3", or "HAND 4", the player wins the corresponding prize shown. There may be 4 winning hands on a ticket. The prizes are as follows:

```
$1 = $1 (one dollar) or

$1 + $1 = $2 (two dollars) or

$2 = $2 (two dollars) or

$1 + $1 + $1 + $1 = $4 (four dollars) or

$1 + $2 + $2 = $5 (five dollars) or
```

```
$\frac{\$3 + \$2}{\$5 + \$5} = \$5 \text{(five dollars) or} \\
$\frac{\$5 + \$5}{\$5 + \$2 + \$1 = \$10 \text{(ten dollars) or} \\
$\frac{\$10 + \$5 + \$5}{\$5 = \$20 \text{(twenty dollars) or} \\
$\frac{\$10 + \$5 + \$3 + \$2 = \$20 \text{(twenty dollars) or} \\
$\frac{\$50}{\$100} = \$50 \text{(fifty dollars) or} \\
$\frac{\$50}{\$5,000} = \$5,000 \text{(five thousand dollars)} \\
$\frac{\$50}{\$5000} \text{(five thousand dollars)} \\
$\frac{\$5
```

#### R19-3-326. "Win for Life" Repealed

- A: In the latex play area located on the lower half of the ticket, 2 horizontal rows of 5 play symbols appear with "YOUR NUMBERS" printed above, and are 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", "12", "13", "14", "15", "16", "17", "18", "19", or "20" with confirming captions. Two play symbols appear on the upper right front of the latex area with "WINNING NUMBERS" printed above, and are 1 of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", "12", "13", "14", "15", "16", "17", "18", "19", or "20" with confirming captions.
- B. The play symbol captions correspond with and verify the play symbols as follows:

<del>Play Symbol</del>	• Caption
1	ONE
2	TWO
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
<del>6</del>	SIX
7	SVN
8	<del>EGT</del>
9	NIN
<del>10</del>	TEN
<del>11</del>	ELV
<del>12</del>	TLV
<del>13</del>	THN
<del>14</del>	FRN
<del>15</del>	FTN
<del>16</del>	$\frac{SXT}{T}$
<del>17</del>	SVT
<del>18</del>	<del>EGN</del>
<del>19</del>	NIT
<del>20</del>	TWY

C. Prize symbol captions correspond with and verify each of the prize symbols and are 1 of the following: "\$1", "\$2", "\$3", "\$4", "\$5", "\$10", "\$20", "\$50", "\$1,000", or "LIFE" with confirming captions. The confirming captions are as follows:

Prize Symbol	<b>Caption</b>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$3</del>	THRDOL
<del>\$4</del>	<b>FORDOL</b>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	<b>TWYDOL</b>
<del>\$50</del>	<b>FTYDOL</b>
<del>\$1,000</del>	<b>ONETHOU</b>
LIFE	\$1,000/MNTH

- D. A pack-ticket number beginning with 400001 is located in the lower-left portion on the back of the ticket.
- E. The retailer validation code verifies instant winners of a "\$2", "\$5", "\$10", "\$50", or "\$100" ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
TWO = $2 FFY= $50
FIV = $5 ONH= $100
TEN = $10
```

F. A prize winner in the "WIN FOR LIFE" instant game is determined by removing the latex from the play area on the front of the ticket to reveal the play symbols and prize symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any potion thereof), nor the validation number (or any portion thereof) are play symbols or prize

symbols and are not usable or playable as such. If any play symbol under "YOUR NUMBERS" matches either play symbol under "WINNING NUMBERS", the player wins the prize shown directly under the play symbol. There are 20 chances to win 10 times on a ticket. The prizes are as follows:

```
$1 + $1 = $2 (two dollars) or

$2 = $2 (two dollars) or

$5 = $5 (five dollars) or

$1 + $1 + $1 + $2 = $5 (five dollars) or

$1 + $2 + $2 = $5 (five dollars) or

$1 + $4 = $5 (five dollars) or

$10 = $10 (ten dollars) or

$1 + $2 + $2 + $5 = $10 (ten dollars) or

$2 + $3 + $5 = $10 (ten dollars) or

$5 + $5 = $10 (ten dollars) or

$50 = $50 (fifty dollars) or

$10 + $10 + $10 + $20 = $50 (fifty dollars) or

$10 + $20 + $20 = $50 (fifty dollars) or

$10 + $50 = $100 (one hundred dollars) or

$1,000 = $1,000 (one thousand dollars) or
```

LIFE-\$1,000 (one thousand dollars/month/life (paid annually) minimum of 20 years, maximum of 60 years)

G. If the winning ticket was purchased by a group of players, the group shall designate 1 of the players to sign the ticket. The "LIFE" prize will be funded by a single annuity policy. The number of payments shall be determined by the life of the person whose signature appears on the winning ticket. The Arizona State Lottery Commission shall make payment only to the person whose signature appears on the winning ticket, except as provided in A.R.S. § 5-513.

#### R19-3-327. Frosty the Doughman Repealed

A. Six play symbols appear under the latex in the play area located on the right side on the front of the ticket and are 1 of the following: \$1, \$2, \$5, \$10, \$20, \$50, or \$100 with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbols	<b>Caption</b>
<del>\$1</del>	<del>ONEDOL</del>
<del>\$2</del>	TWODOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	TWYDOL
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100</del>	ONEHUND

- B. A pack ticket number beginning with 500001 is located in the lower left side on the back of the ticket.
- C. The retailer validation code verifies instant winners of a \$1, \$2, \$5, \$10, \$20, \$50, or \$100 winning ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
\begin{array}{rclcrcl}
ONE & = & \$1 & & TWY & = & \$20 \\
TWO & = & \$2 & & FFY & = & \$50 \\
FIV & = & \$5 & & ONH & = & \$100 \\
TEN & = & \$10 & & & & & & & & \\
\end{array}
```

**D.** A prize winner in the "FROSTY THE DOUGHMAN" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 6 play symbols. Neither the retailer validation code (or any portion thereof) or the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player matches 3 like play symbols, the player wins that prize. The prizes are as follows:

Match 3\$1=\$1 (one dollar) orMatch 3\$2=\$2 (two dollars) orMatch 3\$5=\$5 (five dollars) orMatch 3\$10=\$10 (ten dollars) orMatch 3\$50=\$20 (twenty dollars) orMatch 3\$100=\$100 (one hundred dollars)

#### R19-3-328. "Lucky Duck" Repealed

A. Nine play symbols which are contiguous to each other in 3 rows appear under the latex in the play area located on the right side on the front of the ticket and are 1 of the following: \$1, \$2, \$5, \$10, \$20, \$100, \$1,000, or with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbole	( antion
ray symbols	Caption

<del>\$1</del>	<del>ONEDOL</del>
<del>\$2</del>	TWODOL
<del>\$5</del>	FIVEDOL
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	TWYDOL
<del>\$100</del>	<b>ONEHUND</b>
<del>\$1,000</del>	<del>ONETHOU</del>
-Bn-	DOUBLE

- B. A pack ticket number beginning with 600001 is located in the lower left side on the back of the ticket.
- C: The retailer validation code verifies instant winners of a \$1, \$2, \$4, \$5, \$10, \$20, or \$100 winning ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE
                $1
                            TEN
                                             $10
TWO
           =
                $2
                            TWY
                                             $20
FOR
           =
                <del>$4</del>
                            ONH
                                             <del>$100</del>
FIV
                <del>$5</del>
```

**D.** A prize winner in the "LUCKY DUCK" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 9 play symbols. Neither the retailer validation code (or any portion thereof), or the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols are not usable or playable as such. If the ticket owner matches 3 like play symbols, he or she wins that prize. If a player uncovers a the prize is automatically doubled. The prizes are as follows:

```
$1 (one dollar) or
Match 3 $1
Match 3 $1
                          $2 (two dollars) or
Match 3 $2
                          $2 (two dollars) or
                          $4 (four dollars) or
Match 3 $2
Match 3 $5
                          $5 (five dollars) or
Match 3 $5
                          $10 (ten dollars) or
                          $10 (ten dollars) or
Match 3 $10
                          $20 (twenty dollars) or
Match 3 $10
Match 3 $20
                          $20 (twenty dollars) or
Match 3 $100
                          $100 (one hundred dollars) or
Match 3 $1,000
                          $1,000 (one thousand dollars)
```

#### R19-3-329. "Bonus Bingo" Repealed

- A. In the latex play area located on the right side of the ticket, 4 play areas called "PLAYER'S CARDS" appear and are identified as "CARD 1", "CARD 2", "CARD 3", and "CARD 4". Within each "CARD", 5 play symbols appear in a vertical row with "B" above and are 1 of the following, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, or 15. Five play symbols appear in a vertical row with "I" printed above, and are 1 of the following: 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, or 30. Five play symbols appear in a vertical row with "N" printed above, and are 1 of the following: 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, or 45. The 3rd play spot in column "N" will always be the word "FREE". Five play symbols appear in a vertical row with "G" printed above, are 1 of the following: 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, or 60. Five play symbols appear in a vertical row with "O" printed above, and are 1 of the following: 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, or 75.
- **B.** In the latex area located on the left side of the ticket is a play area identified as "CALLER'S CARD". Twenty four play spots appear in 3 columns of 8 and are 1 of the following: B1, B2, B3, B4, B5, B6, B7, B8, B9, B10, B11, B12, B13, B14, B15, I16, I17, I18, I19, I20, I21, I22, I23, I24, I25, I26, I27, I28, I29, I30, N31, N32, N33, N34, N35, N36, N37, N38, N39, N40, N41, N42, N43, N44, N45, G46, G47, G48, G49, G50, G51, G52, G53, G54, G55, G56, G57, G58, G59, G60, O61, O62, O63, O64, O65, O66, O67, O68, O69, O70, O71, O72, O73, O74, and O75.
- C. Two rows of 3 numbers appear below the "CALLER's CARD" play spots with the words "BONUS NUMBERS" printed on the latex covering and are 1 of the following: B1, B2, B3, B4, B5, B6, B7, B8, B9, B10, B11, B12, B13, B14, B15, I16, I17, I18, I19, I20, I21, I22, I23, I24, I25, I26, I27, I28, I29, I30, N31, N32, N33, N34, N35, N36, N37, N38, N39, N40, N41, N42, N43, N44, N45, G46, G47, G48, G49, G50, G51, G52, G53, G54, G55, G56, G57, G58, G59, G60, O61, O62, O63, O64, O65, O66, O67, O68, O69, O70, O71, O72, O73, O74, and O75.
- D. A pack-ticket number beginning with 700001 is located on the lower-left area on the back of the ticket.
- E. The retailer validation code verifies instant winners of a \$2, \$3, \$5, \$10, \$25, \$30, \$40, \$50, \$150, \$200, or \$250 ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
$2 = TWO $40 = FTY

$3 = THR $50 = FFY

$5 = FIV $150 = OFY

$10 = TEN $200 = TWH

$25 = TWF $250 = THF
```

\$30 = TRY

F. A prize winner in the "BONUS BINGO" instant game is determined by removing the latex from the "CALLER'S CARD" play area plus the 6 "BONUS NUMBERS" on the front of the ticket to determine the play symbols. The player matches the play symbols on the "CALLER'S CARD" and "BONUS NUMBERS" area to the play symbols on the 4 "PLAYER'S CARDS". Neither the retailer validation code (or any portion thereof), nor the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player matches 5 consecutive play symbols on 1 of the 4 "PLAYER'S CARDS" in any horizontal, vertical, or diagonal line as shown in illustration number 1 on the back of each "BONUS BINGO" instant game and Exhibit A, matches play symbols in all 4 corners in 1 of the 4 "PLAYER'S CARDS" as shown in illustration number 2 on the back of each "BONUS BINGO" eard and Exhibit B, or matches 5 consecutive play symbols in both diagonals forming an "X" in any 1 of the 4 cards as shown in illustration number 3 on the back of each "BONUS BINGO" instant game and Exhibit C, the player wins the prize amount indicated on the appropriate winning "PLAYER'S CARD." Players can win up to 4 times on a ticket. The prizes are as follows:

horizontal, vertical, or diagonal line, Card 1 = \$2 (two dollars) or

horizontal, vertical, or diagonal line, Card 2 - \$3 (three dollars) or

horizontal, vertical, or diagonal line, Card 1 plus Card 2 = \$5 (five dollars) or

horizontal, vertical, or diagonal line, Card 3 = \$10 (ten dollars) or

horizontal, vertical, or diagonal line, Card 4-\$25 (twenty-five dollars) or

horizontal, vertical, or diagonal line, on Card 1, plus Card 2, plus Card 4 = \$30 (thirty dollars) or

horizontal, vertical, or diagonal line on Card 1, plus Card 2, plus Card 3, plus Card 4 = \$40 (forty dollars) or

4 corners, Card 2 = \$50 (fifty dollars) or both diagonal lines ("X"), Card 1 = \$150 (one hundred fifty dollars) or

4 corners on Card 1, plus 4 corners on Card 3, plus a horizontal, vertical, or diagonal line on Card 4 = \$200 (two hundred dollars) or

4 corners on Card 2, plus both diagonal lines ("X") on Card 1 = \$200 (two hundred dollars) or

4 corners on Card 4 = \$250 (two hundred fifty dollars) or

4 corners on Card 1, plus Card 2, plus Card 3, plus a horizontal, vertical, or diagonal line on Card 4 = \$250 (two hundred fifty dollars) or

both diagonal lines ("X") on Card 2 = \$250 (two hundred fifty dollars) or

both diagonal lines ("X") on Card 3 = \$1,000 (one thousand dollars or)

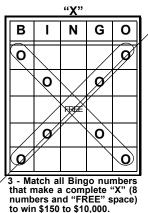
both diagonal lines ("X") on Card 4 = \$10,000 (ten thousand) dollars

#### Exhibit A. Line

LINE				
В	ı	N	G	0
			0	Ø
			Ø	
		) R	0	
0	<b>/</b> 0/	0	0	0
6			0	

1 - Match all Bingo numbers in a complete horizontal, vertical, or diagonal line to win \$2 to \$25.

#### Exhibit C. "X"



#### R19-3-350. Reserved Repealed

#### R19-3-361. "Top 10" Repealed

A. Under the latex in the play area located on the right side of the ticket, ten play symbols appear in two vertical rows of five with "YOUR NUMBER" printed above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10" "11", "12", "13", "14", "15", "16", "17", "18", or "19" with confirming captions. Ten prize symbols appear in two vertical rows of five each with "PRIZE \$" printed above and are one of the following: "FREE", "\$1.00", "\$2.00", "\$4.00", "\$5.00", "\$5.00", "\$50.00", "\$50.00", "\$50.00", "\$100", "\$500" or "\$1,000" with confirming captions. One winning number symbol appears on the upper right front of the ticket with "WINNING NUMBER" printed above and is one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10" "11", "12", "13", "14", "15", "16", "17", "18", or "19" with confirming captions.

B. A pack ticket number beginning with 500001 is located in the lower left side on the back of the ticket.

C. Play symbol captions correspond with and verify each of the play symbols as follows:

<del>lay Symbol</del>	Caption
1	ONE
<del>2</del>	TWO
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
6	SIX
7	<b>SVN</b>
8	<del>EGT</del>
9	NIN
<del>10</del>	TEN

```
11
           ELV
12
           TWL
           TRN
13
14
           FRN
15
           FTN
16
           SXN
17
           STN
18
           ETN
19
           NTN
```

**D.** Winning number symbol captions correspond with and verify each of the winning number symbols as follows:

Winning # Symbol	<del>Caption</del>
1	ONE
<del>2</del>	TWO
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
<del>6</del>	SIX
7	<b>SVN</b>
8	<del>EGT</del>
9	NIN
<del>10</del>	<del>TEN</del>
<del>11</del>	ELV
<del>12</del>	TWL
<del>13</del>	TRN
<del>14</del>	FRN
<del>15</del>	<del>FTN</del>
<del>16</del>	SXN
<del>17</del>	<del>STN</del>
<del>18</del>	<del>ETN</del>
<del>19</del>	NTN
1 1 4	1

E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

```
Prize Symbol
               Caption
   FREE
               TICKET
   $1.00
               ONE DOL
   $2.00
               TWO DOL
   $4.00
               FOUR DOL
   $5.00
               FIVE DOL
   $20.00
               TWY DOL
   $50.00
               FTY DOL
   <del>$100</del>
               ONE HUND
   $500
               FIV HUND
   $1.000
               ONE THOU
```

The retailer validation code verifies instant winners of a TICKET, \$2.00, \$4.00, \$5.00, \$10.00, or \$20.00. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
TIC = FREE TICKET
TWO = $2
FOR = $4
FIV = $5
TEN = $10
TWY = $20
```

- G. "Top 10" game tickets shall sell for no more than \$2.00.
- Hr. A prize winner in the "TOP 10" instant game is determined by removing the latex from the play area on the front of the ticket to determine the ten play symbols, the ten prize symbols, and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner's "YOUR NUMBER" symbol matches the "WINNING NUMBER" symbol, he or she wins the prize directly to the right of the play symbol. There may be ten winning matches on a ticket. The prizes are as follows:

```
FREE = FREE TICKET or
$1.00 x 2 = $2 (two dollars) or
```

```
$2.00
                  $2 (two dollars) or
$1.00 x 4
                  $4 (four dollars) or
$2.00 x 2
                 $4 (four dollars) or
$4.00
                 $4 (four dollars) or
$5.00
                 $5 (five dollars) or
$1.00 x 5
                 $5 (five dollars) or
$1.00 x 10
                 $10 (ten dollars) or
$2.00 x 5
                 $10 (ten dollars) or
$5.00 x 2
                 $10 (ten dollars) or
$2.00 x 10
                 $20 (twenty dollars) or
$4.00 x 5
                 $20 (twenty dollars) or
$5.00 x 10
                  $50 (fifty dollars) or
$20.00 x 5
                  $100 (one hundred dollars) or
$50.00 x 2
                  $100 (one hundred dollars) or
$50.00 x 5
                  $250 (two hundred fifty dollars) or
$50.00 \times 10 =
                  $500 (five hundred dollars) or
$100 x 5
                  $500 (five hundred dollars) or
$500
                  $500 (five hundred dollars) or
$500 x 2
                  $1,000 (one thousand dollars) or
$1,000
                 $1,000 (one thousand dollars) or
\$1,000 \times 10 =
                 $10,000 (ten thousand dollars).
```

### R19-3-369. "Cash Giveaway" Repealed

- A. Two play symbols, which are contiguous to each other, appear under the latex in the play area located on the lower front of the ticket with "YOUR \$" printed above and are one of the following: "1", "2," "3," "4," "5," "6," "7," "8," or "9" with confirming captions. One winning number symbol appears on the upper right front of the ticket with "KEY" printed above and is one of the following: "1", "2," "3," "4," "5," "6," "7," "8," or "9" with confirming captions.
- B. A pack ticket number beginning with 900001 is located in the lower center portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

<del>ay Symbol</del>	Caption
1	ONE
<del>2</del>	<del>TWO</del>
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
<del>6</del>	SIX
7	<b>SVN</b>
8	<del>EGT</del>
9	NIN

**D.** Winning number symbol captions correspond with and verify each of the winning number symbols as follows:

KEY Winning # Symbol	Captio
1	<del>ONE</del>
<del>2</del>	TWO
<del>3</del>	THR
4	<del>FOR</del>
<del>5</del>	FIV
<del>6</del>	SIX
<del>7</del>	<b>SVN</b>
8	<b>EGT</b>
9	NIN

E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	Caption Caption
<del>\$1.00</del>	ONE DOL
<del>\$2.00</del>	TWO DOL
<del>\$4.00</del>	FOR DOL
<del>\$50.00</del>	FTY DOL
<del>\$100</del>	ONE HUN

The retailer validation code verifies instant winners of a \$1.00, \$2.00, \$4.00, or \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

ONE = \$1 TWO = \$2 FOR = \$4 ONH = \$100

A prize winner in the "CASH GIVEAWAY" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner's "YOUR \$" symbol matches the "KEY" winning number symbol, he or she wins the prize directly under the play symbol. There may be two winning matches on a ticket. The prizes are as follows:

\$1.00 \$1 (one dollar) or \$2.00 \$2 (two dollars) or \$1.00 x 2 \$2 (two dollars) or \$2.00 x 2 \$4 (four dollars) or \$4.00 \$4 (four dollars) or

\$50.00 x 2 \$100 (one hundred dollars) or \$100 (one hundred dollars)

# R19-3-387. "Winning 20" Repealed

- A: In the latex play area located on the lower half of the ticket, two horizontal rows of five play symbols appear with YOUR NUMBERS printed between the two rows and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9", "10", "11", "12", "13", "14", "15", "16", "17", "18", "19", or "20", with confirming captions. Two play symbols appear on the upper right front of the latex area with WINNING NUMBERS printed above and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", "9". "10", "11", "12", "13", "14", "15", "16", "17", "18", "19", or "20" with confirming captions.
- B. The play symbol captions correspond with and verify the play

<del>lay Symbol</del>	Captio
1	ONE
2	TWO
<del>3</del>	THR
4	<del>FOR</del>
<del>5</del>	FIV
<del>6</del>	SIX
<del>7</del>	<b>SVN</b>
8	<b>EGT</b>
9	NIN
<del>10</del>	TEN
<del>11</del>	ELV
<del>12</del>	TLV
<del>13</del>	THN
<del>14</del>	FRN
<del>15</del>	<b>FTN</b>
<del>16</del>	SXT
<del>17</del>	<b>SVT</b>
<del>18</del>	<del>EGN</del>
<del>19</del>	NIT
<del>20</del>	TWY

C. Prize symbol captions correspond with and verify each of the prize symbols and are one of the following: "\$1.00", "\$2.00", "\$4.00", "\$5.00", "\$10.00", "\$20.00", "\$40.00", "\$50.00", "\$200", "\$400", or "\$20,000", with confirming captions. The confirming captions are as follows:

<del>Caption</del>
<b>ONEDOL</b>
TWODOL
<b>FOURDOL</b>
<b>FIVEDOL</b>
<b>TENDOL</b>
<b>TWENTY</b>
<b>FRYDOL</b>
<b>FTYDOL</b>
<b>TWOHUND</b>

\$400. FORHUND \$20,000 TWYTHOU

- **D.** A pack ticket number beginning with 700001 is located in the lower left portion on the back of the ticket.
- E. The retailer validation code verifies instant winners of a "\$2.00", "\$4.00", "\$5.00", "\$10.00", "\$20.00", "\$40.00", or "\$400.", ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

TWO <del>\$2</del> \$4 **FOR** = FIV \$5 \_ \$10 TEN = TWY \$20 FTY \_ \$40 FRH \$400

F. A prize winner in the "WINNING 20" instant game is determined by removing the latex from the play area on the front of the ticket to reveal the play symbols and prize symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If any play symbol matches the prize symbol, the player wins the prize shown for that game. There are 20 chances to win ten ways on a ticket. The prizes are as follows:

```
\$1.00 + \$1.00
                              = $2 (two dollars) or
$2.00
                              = $2 (two dollars) or
$1.00 + $1.00 + $1.00 + $1.00 = $4 (four dollars) or
                             =$4 (four dollars) or
$2.00 + $2.00
$4.00
                              = $4 (four dollars) or
$5.00
                              = $5 (five dollars) or
\$1.00 + \$4.00
                              = $5 (five dollars) or
\$1.00 + \$2.00 + \$2.00
                             = $5 (five dollars) or
\$1.00 + \$1.00 + \$1.00 + \$1.00
     +\$1.00
                              = $5 (five dollars) or
\$1.00 + \$1.00 + \$1.00 + \$1.00
     +$1.00 + $1.00 + $1.00
     + $1.00 + $1.00 + $1.00 = $10 (ten dollars) or
\$5.00 + \$1.00 + \$1.00 + \$1.00
     +$1.00 + $1.00
                             = $10 (ten dollars) or
$5.00 + $5.00
                              = $10 (ten dollars) or
$10.00
                             = $10 (ten dollars) or
\$2.00 + \$2.00 + \$2.00 + \$2.00
     + $2.00 + $2.00 + $2.00
     + $2.00 + $2.00 + $2.00 = $20 (twenty dollars) or
$4.00 + $4.00 + $4.00 + $4.00
     +\$4.00
                              = $20 (twenty dollars) or
$10.00 + $10.00
                              = $20 (twenty dollars) or
$20.00
                              = $20 (twenty dollars) or
\$5.00 + \$5.00 + \$5.00 + \$5.00
     +$5.00 + $5.00 + $5.00
     +$5.00
                                   = $40 (forty dollars)
$4.00 + $4.00 + $4.00 + $4.00
     +$4.00 +$4.00 +$4.00
     +$4.00 + $4.00 + $4.00
                                   = $40 (forty dollars)
$10.00 + $10.00 + $10.00 + $10.00 - $40 (forty dollars)
                                        or
$20.00 + $20.00
                                   = $40 (forty dollars)
                                        or
$40.00
                                    $40 (forty dollars)
                                        or
$50.00 + $50.00 + $50.00 + $50.00
     +$50.00 + $50.00 + $50.00
     + $50.00
                                   = $400 (four hundred
                                        dollars) or
$200 + $40.00 + $40.00 + $40.00
     +$40.00 +$40.00
                                   = $400 (four hundred
                                        dollars) or
```

```
$200 + $200

$400

$400

$400

$20,000

= $400 (four hundred dollars) or = $400 (four hundred dollars) or = $20,000 (twenty thousand dollars).
```

#### R19-3-388. "Blackjack" Repealed

A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR HAND printed above and are one of the following: "13", "14", "15", "16", "17", "18," "19", "20", or "21" with confirming captions. Three play symbols appear in a vertical row with DEALER'S HAND printed above and are one of the following: "12", "13", "14", "15", "16", "17", "18," "19", or "20" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

<del>Play Symbol</del>	Caption
<del>12</del>	TLV
<del>13</del>	THN
<del>14</del>	FRN
<del>15</del>	<del>FTN</del>
<del>16</del>	SXT
<del>17</del>	<del>SVT</del>
<del>18</del>	<del>EGN</del>
<del>19</del>	NIT
<del>20</del>	TWY
<del>21</del>	<del>TYN</del>

**B.** Three prize symbols appear in a vertical row with PRIZE BOX printed above and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$1,000", or "\$21,000" with confirming captions as follows:

Play Symbol	<b>Caption</b>
<del>\$1.00</del>	<b>ONEDOL</b>
<del>\$2.00</del>	<b>TWODOL</b>
<del>\$5.00</del>	<b>FIVEDOL</b>
<del>\$1,000</del>	<b>ONETHOU</b>
\$21,000	TYNTHOU

- C. A pack-ticket number beginning with 800001 is located in the lower left portion on the back of the ticket.
- **D.** The retailer validation code verifies instant winners of a "\$1.00", "\$2.00", "\$5.00", "\$10.00", or "\$15.00" ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1
TWO = $2
FIV = $5
TEN = $10
FTN = $15
```

E. A prize winner in the "BLACKJACK" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof) nor the validation number (or any portion thereof), are play symbols or prize symbols and are not usable or playable as such. If the player's YOUR HAND beats DEALER'S HAND in either GAME 1, GAME 2, OR GAME 3, the player wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

```
$1.00
                      = $1 (one dollar) or
\$1.00 + \$1.00
                      = $2 (two dollars) or
$2.00
                      = $2 (two dollars) or
$5.00
                      = $5 (five dollars) or
$1.00 + $2.00 + $2.00 = $5 (five dollars) or
$5.00 + $5.00
                      = $10 (ten dollars) or
$5.00 + $5.00 + $5.00 = $15 (fifteen dollars) or
$1.000
                      = $1.000 (one thousand dollars)
$21,000
                      = $21,000 (twenty one thousand
                           dollars).
```

# R19-3-389. "Cash Splash" Repealed

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$10.00", "\$100.", or "\$500," with confirming captions.
- **B.** A pack-ticket number beginning with 900001 is located in the lower-left portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

```
Play Symbol Caption
```

```
$1.00 ONEDOL
$2.00 TWODOL
$5.00 FIVEDOL
$10.00 TENDOL
$100. ONEHUND
$500. FIVEHUND
```

**D.** The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$100, or \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
ONE = $1
TWO = $2
FIV = $5
TEN = $10
ONH = $100
FHN = $500
```

E. A prize winner in the "CASH SPLASH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches three like play symbols, he or she wins that prize. The prizes are as follows:

```
      Match 3 $1.00
      = $1 (one dollar) or

      Match 3 $2.00
      = $2 (two dollars) or

      Match 3 $5.00
      = $5 (five dollars) or

      Match 3 $10.00
      = $10 (ten dollars) or

      Match 3 $100
      = $100 (one hundred dollars) or

      Match 3 $500
      = $500 (five hundred dollars).
```

#### R19-3-390. "Fast Money" Repealed

- A. Four play symbols, which are in a horizontal row, appear under the latex in the play area located on the center right portion of the ticket with "YOUR NUMBER" printed above each play symbol and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions. One winning number symbol appears on the upper right portion of the play area with "WINNING NUMBER" printed above and is one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions.
- B. A pack ticket number beginning with 000001 is located in the lower left portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

<del>Play Symbol</del>	Caption
1	ONE
<del>2</del>	<del>TWO</del>
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
<del>6</del>	SIX
7	<del>SVN</del>
8	<del>EGT</del>
9	NIN

**D**. Winning number symbol captions correspond with and verify each of the winning number symbols as follows:

# Winning Number

Symbols 5 1	Caption
1	ONE
2	TWO
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
6	SIX

<del>7</del>	SVN
8	<del>EGT</del>
Q	NIN

E. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	<del>Caption</del>
<del>\$1.00</del>	<b>ONEDOL</b>
<del>\$2.00</del>	<b>TWODOL</b>
<del>\$3.00</del>	THRDOL
<del>\$5.00</del>	<b>FIVEDOL</b>
<del>\$10.00</del>	<b>TENDOL</b>
<del>\$50.00</del>	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$2,000</del>	<b>TWOTHOU</b>

The retailer validation code verifies instant winners of \$1.00, \$2.00, \$5.00, \$10.00, \$20.00, \$50.00, or \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

A prize winner in the "FAST MONEY" instant game is determined by removing the latex from the play area on the front of the ticket to determine the four play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "YOUR NUMBER" symbol matches the "WINNING NUMBER" symbol, the player wins the prize amount directly under the play symbol. There may be four ways to win on a ticket. The prizes are as follows:

```
$1.00
                           = $1 (one dollar) or
$2.00
                           = $2 (two dollars) or
\$2.00 + \$2.00 + \$1.00
                           = $5 (five dollars) or
\$3.00 + \$2.00
                           = $5 (five dollars) or
$5.00 + $5.00
                           = $10 (ten dollars) or
$5.00 + $2.00 + $2.00 + $1.00 - $10 (ten dollars) or
\$5.00 + \$5.00 + \$10.00
                           = $20 (twenty dollars) or
$10.00 + $5.00 + $3.00 + $2.00 = $20 (twenty dollars) or
$50.00
                           = $50 (fifty dollars) or
$100.00
                           = $100 (one hundred
                                dollars) or
$2,000
                           = $2,000 (two-thousand-
                                dollars).
```

#### R19-3-391. "3's for the Dough" Repealed

A: Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "1", "2", "3", "4", "5", "6", "7", "8", or "9" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
1	ONE
2	TWO
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
6	SIX
7	<del>SVN</del>
8	<del>EGT</del>
9	NIN

- **B.** A pack-ticket number beginning with 100001 is located in the lower-left portion on the back of the ticket.
- C. The retailer validation code verifies instant winners of \$1.00, \$2.00, \$3.00, \$13.00, \$33.00, or \$333. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
$1 = ONE $13 = THN

$2 = TWO $33 = TRR

$3 = THR $333 = THT
```

**D.** A prize winner in the "3's FOR THE DOUGH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player has three "3" play symbols in any one row, column, or the upper-left to lower-right diagonal, he or she wins the prize indicated. A player may win only one time on a ticket. The prizes are as follows:

Right Column
Center Column
Left Column
Top Row
Center Row

-\$1 (one dollar) or
-\$2 (two dollars) or
-\$3 (three dollars) or
-\$13 (thirteen dollars) or
-\$33 (thirty-three dollars) or

Bottom Row = \$333 (three hundred thirty-three dollars) or

Upper left to lower right diagonal=\$3,333 (three thousand three hundred thirty three dollars).

# R19-3-392. "Double Diee" Repealed

A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with YOUR ROLL printed above and are one of the following: "3", "4", "5", "6", "7", "8", "9", "10", "11", or "12" with confirming captions. Three play symbols appear in a vertical row with HOUSE ROLL printed above and are one of the following: "2", "3", "4", "5", "6", "7", "8", "9", "10", or "11" with confirming captions. The play symbol captions correspond with and verify the play symbols as follows:

Play Symbol	Caption
2	TWO
3	THR
4	<del>FOR</del>
<del>5</del>	FIV
6	SIX
7	<del>SVN</del>
8	<del>EGT</del>
9	NIN
<del>10</del>	<del>TEN</del>
<del>11</del>	ELV
<del>12</del>	TLV

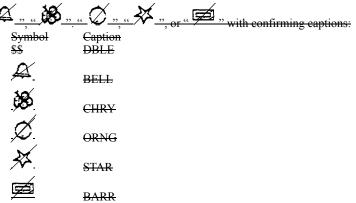
**B.** Three prize symbols appear in a vertical row with PRIZE printed above and are one of the following: "\$1.00", "\$2.00", "\$5.00", "\$10.00", or "\$500" with confirming captions as follows:

Symbols	<del>Caption</del>
<del>\$1.00</del>	<b>ONEDOL</b>
<del>\$2.00</del>	TWODOL
<del>\$5.00</del>	<b>FIVEDOL</b>
<del>\$10.00</del>	<b>TENDOL</b>
<del>\$500.</del>	<b>FIVHUND</b>

- C. A pack ticket number beginning with 200001 is located in the lower left portion on the back of the ticket.
- D: The retailer validation code verifies instant winners of a \$1.00, \$2.00, \$5.00, \$10.00, \$20.00 or \$500 ticket. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
\begin{array}{rclcrcl}
ONE & = & \$1 & TEN & = & \$10 \\
TWO & = & \$2 & TWY & = & \$20 \\
FIV & = & \$5 & FHN & = & \$500
\end{array}
```

E. Three play symbols appear in a vertical row with BONUS BUCKS printed above and are one of the following: "\$\$",



F. A prize winner in the "DOUBLE DICE" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as GAME 1, the two play symbols and prize symbol identified as GAME 3. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the player's YOUR ROLL beats HOUSE ROLL in either GAME 1, GAME 2, or GAME 3, he or she wins the prize shown for that game. If the BONUS BUCKS play symbol is "\$\$", the player wins twice the amount of the PRIZE spot. There may be three ways to win. The prizes are as follows:

```
$1.00
                 = $1 (one dollar) or
$1.00 + $$
                      $2 (two dollars) or
$2.00
                      $2 (two dollars) or
$5.00
                 = $5 (five dollars) or
$5.00 + $$
                      $10 (ten dollars) or
$10.00 + $$
                      $20 (twenty dollars) or
$500
                      $500 (five hundred dollars) or
$500 + $$
                      $1,000 (one thousand dollars).
```

# R19-3-393. "Seratch, Match, & Win" Repealed

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "\$1", "\$2", "\$5", "\$10", "\$20", "\$50", or "\$100" with confirming captions.
- B. A pack ticket number beginning with 300001 is located in the lower left portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

<del>lay Symbol</del>	<del>Caption</del>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$20</del>	<b>TWYDOL</b>
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>

D: The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$50, or \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
\begin{array}{rclcrcl}
ONE & = & \$1 & TEN & = & \$10 \\
TWO & = & \$2 & TWY & = & \$20 \\
FIV & = & \$5 & FFY & = & \$50 \\
ONH & = & \$100
\end{array}
```

E. A prize winner in the "SCRATCH, MATCH & WIN" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches three like play symbols, he or she wins that prize. The prizes are as follows:

```
Match 3 $1 = $1 (one dollar) or

Match 3 $2 = $2 (two dollars) or

Match 3 $5 = $5 (five dollars) or

Match 3 $10 = $10 (ten dollars) or

Match 3 $50 = $20 (twenty dollars) or

Match 3 $100 = $100 (one hundred dollars)
```

#### R19-3-394. "Aces High" Repealed

- A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with "YOUR CARD" printed above and can be one of the play symbols displayed in Exhibit A. Three play symbols appear in a vertical row with "HOUSE CARD" printed above and can be one of the play symbols viewed in Exhibit B.
- B. Three prize symbols appear in a vertical row with "PRIZE" printed above and are one of the following: "\$1", "\$2", "\$5", "\$15", "\$50", and "\$500" with confirming captions. The prize symbols and confirming captions are as follows:

Prize Symbol	<b>Caption</b>
<del>\$1</del>	ONEDOL
<del>\$2</del>	TWODOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$15</del>	<b>FTNDOL</b>

<del>\$50</del>	<b>FTYDOL</b>
\$500	FIVHUND

- C. A pack ticket number is located on the lower left side of the back of the ticket and begins with 400001.
- **D:** The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$15, \$50, \$100, \$150, and \$500. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
$50
ONE
                   $1
                                 FFY
TWO
                   <del>$2</del>
                                 <del>ONH</del>
                                                     $100
FIV
                   <del>$5</del>
                                 <del>OFY</del>
             =
                                                     <del>$150</del>
                                                     $500
TEN
                   $10
                                 FHN-
FTN
                    <del>$15</del>
```

E. A prize winner in the "ACES HIGH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the two play symbols and prize symbol identified as "Game 1", the two play symbols and prize symbol identified as "Game 3". Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's "YOUR CARD" beats "HOUSE CARD" in either "Game 1", "Game 2", or "Game 3", the player wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

\$1 = \$1 (one dollar) or \$2 = \$2 (two dollars) or \$1+\$2+\$2 = \$5 (five dollars) or \$5 = \$5 (five dollars) or \$5+\$5 = \$10 (ten dollars) or \$15 = \$15 (fifteen dollars) or \$50 = \$50 (fifty dollars) or

\$50+\$50 = \$100 (one hundred dollars) or \$50+\$50+\$50 = \$150 (one hundred fifty dollars)

<del>or</del>

\$500 = \$500 (five hundred dollars) or \$500+\$500 = \$1,000 (one thousand dollars) or \$500+\$500+\$500 = \$1,500 (one thousand five

hundred dollars)

#### Exhibit A. YOUR CARD Repealed

# Exhibit B. HOUSE CARD Repealed



# R19-3-395. "Lucky Scratch" Repealed

- A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "\$1", "\$2", "\$5", "\$10", "\$15", "\$100", or "\$1000" with confirming captions as illustrated in Exhibit C.
- **B.** A pack-ticket number beginning with 500001 is located in the lower-left portion on the back of the ticket.
- C. Play symbol captions correspond with and verify each of the play symbols as follows:

<del>Piay Symbol</del>	<del>Caption</del>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$15</del>	<b>FTNDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$1000</del>	<b>ONETHOU</b>

**D.** The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$15, or \$100 tickets. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
\begin{array}{rcl}
ONE & = & \$1 & TEN & = & \$10 \\
TWO & = & \$2 & FTN & = & \$15 \\
FIV & = & \$5 & ONH & = & \$100
\end{array}
```

E. A prize winner in the "LUCKY SCRATCH" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the ticket owner matches three like play symbols, he or she wins that prize. The prizes are as follows:

```
Match 3$1=$1 (one dollar) orMatch 3$2=$2 (two dollars) orMatch 3$5=$5 (five dollars) orMatch 3$10=$10 (ten dollars) orMatch 3$15=$15 (fifteen dollars) orMatch 3$100=$100 (one hundred dollars) orMatch 3$1000=$1000 (one thousand dollars)
```

# **Exhibit C. CONFIRMING CAPTIONS Repealed**



# R19-3-396. "Winning Card" Repealed

- A. Four play symbols, which are in a horizontal row, appear under the latex in the play area located on the center-right portion of the ticket with "YOUR CARD" printed above each play symbol and are one of the play spots displayed in Exhibit D. One winning number symbol appears on the upper right portion of the play area with "DEALER'S CARD" printed above and is one of the play spots displayed in Exhibit D.
- **B.** A pack-ticket number beginning with 600001 is located in the lower-left portion on the back of the ticket.
- C. Prize symbol captions correspond with and verify each of the prize symbols as follows:

Prize Symbol	<del>Caption</del>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$3</del>	THRDOL
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$50</del>	<b>FTYDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
2.000	TWOTHOU

F. The retailer validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, \$50, or \$100. The retailer validation code which corresponds with and verifies each of these winners is as follows:

```
\begin{array}{rclcrcl}
ONE & = & \$1 & TEN & = & \$10 \\
TWO & = & \$2 & TWY & = & \$20 \\
FIV & = & \$5 & FFY & = & \$50 \\
ONH & = & \$100
\end{array}
```

A prize winner in the "WINNING CARD" instant game is determined by removing the latex from the play area on the front of the ticket to determine the four play symbols and the winning number symbol. Neither the retailer validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player's "YOUR CARD" symbol matches the "DEALER'S CARD" symbol, the player wins the prize amount directly under the play symbol. There may be four ways to win on a ticket. The prizes are as follows:

```
<del>$1</del>
                           $1 (one dollar) or
<del>$2</del>
                           $2 (two dollars) or
                     =
$2+$2+$1
                           $5 (five dollars) or
$3+$2
                           $5 (five dollars) or
$5+$5
                           $10 (ten dollars) or
<del>$5+$3+$2</del>
                           $10 (ten dollars) or
                     =
$5+$5+$10
                           $20 (twenty dollars) or
$10+$5+$3+$2
                           $20 (twenty dollars) or
<del>$50</del>
                           $50 (fifty dollars) or
<del>$100</del>
                           $100 (one hundred dollars) or
```

\$2,000 = \$2,000 (two thousand dollars)

# Exhibit D. DEALER'S CARD / YOUR CARD Repealed



# R19-3-397. "Football Fever" Repealed

A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with "YOUR SCORE" printed above and are one of the following: "3", "6", "7", "10", "13", "14", "17", "20", "21", "24", and "27", with confirming captions. Three play symbols appear in a vertical row with "THEIR SCORE" printed above and are one of the following: "0", "3", "6", "7", "10", "13", "14", "17", "20", "21", and "24", with confirming captions. The play symbols captions correspond with and verify the play symbols as follows:

<del>Play Sym</del> l	<del>ools</del>	Captio
0		<del>ZRO</del>
3		THR
6		SIX
7		<b>SVN</b>
<del>10</del>		<b>TEN</b>
<del>13</del>		TRN
<del>14</del>		FRT
<del>17</del>		<b>SVT</b>
<del>20</del>		TWY
<del>21</del>		TTN
<del>24</del>		TTF
<del>27</del>		TWN

**B.** Three prize symbols appear in a vertical row with "PRIZE" printed above and are one of the following: "\$1", "\$2", "\$3", "\$5", "\$10", "\$15", "\$100", and "\$5,000" with confirming captions. The prize symbols and confirming captions are as follows:

Prize Symbol	<b>Caption</b>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	TWODOL
<del>\$3</del>	<b>THRDOL</b>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$10</del>	<b>TENDOL</b>
<del>\$15</del>	<b>FTNDOL</b>
<del>\$100</del>	<b>ONEHUND</b>
<del>\$5000</del>	<b>FIVTHOU</b>

- C. A pack-ticket number is located on the lower-left side of the back of the ticket and begins with 700001.
- **D.** The retailer-validation code verifies instant winners of \$1, \$2, \$5, \$10, \$25, and \$100. The retailer-validation code which corresponds with and verifies each of these winners is as follows

E. A prize winner in the "FOOTBALL FEVER" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 2 play symbols and prize symbol identified as "Game 1", the 2 play symbols and prize symbol identified as "Game 3". Neither the retailer-validation code (or any portion thereof), the pack ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the ticket holder's "YOUR SCORE" beats "THEIR SCORE" in either "Game 1", "Game 2", or "Game 3", the player wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

```
<del>$1</del>
                     $1 (one dollar) or
<del>$1+$1</del>
                =
                      $2 (two dollars) or
<del>$2</del>
                      $2 (two dollars) or
$5
                      $5 (five dollars) or
$1+$2+$2
                      $5 (five dollars) or
<del>$10</del>
                      $10 (ten dollars) or
<del>$5+$5</del>
                      $10 (ten dollars) or
$5+$3+$2
                      $10 (ten dollars) or
<del>$15+$10</del>
                      $25 (twenty five dollars) or
\$10 + \$10 + \$5 =
                      $25 (twenty-five dollars) or
<del>$100</del>
                      $100 (one hundred dollars) or
$5,000
                      $5,000 (five thousand dollars)
```

#### R19-3-398. "Blackjack" Repealed

A. In the latex play area located on the right side of the ticket, three play symbols appear in a vertical row with "YOUR HAND" printed above and are one of the following: "13", "14", "15", "16", "17", "18", "19", "20", or "21", with confirming captions. Three play symbols appear in a vertical row with "DEALER'S HAND" printed above and are one of the following: "12", "13", "14", "15", "16", "17", "18", "19", or "20", with confirming captions. The play-symbol captions correspond with and verify the play symbols as follows:

Play Symbols	Caption
<del>12</del>	TLV
<del>13</del>	THN
<del>14</del>	FRN
<del>15</del>	<del>FTN</del>
<del>16</del>	SXT
<del>17</del>	SVT
<del>18</del>	<del>EGN</del>
<del>19</del>	NIT
<del>20</del>	TWY
<del>21</del>	TYN

**B.** Three prize symbols appear in a vertical row with "PRIZE" printed above and are one of the following: "\$1", "\$2", "\$5", "\$20", "\$40", "\$250", or "\$21,000" with confirming captions as follows:

Prize Symbol	<b>Caption</b>
<del>\$1</del>	<b>ONEDOL</b>
<del>\$2</del>	<b>TWODOL</b>
<del>\$5</del>	<b>FIVEDOL</b>
<del>\$20</del>	<b>TWYDOL</b>
<del>\$40</del>	<b>FRYDOL</b>
<del>\$250</del>	2HUND50
\$21,000	<b>TYNTHOU</b>

- C. A pack-ticket number beginning with 800001 is located in the lower-left portion on the back of the ticket.
- **D.** The retailer-validation code verifies instant winners of a \$1, \$2, \$3, \$5, \$10, \$15, \$40, or \$250 ticket. The retailer-validation code which corresponds with and verifies each of these winners is as follows:

```
$1 = ONE $10 = TEN

$2 = TWO $15 = FTN

$3 = THR $40 = FTY

$5 = FIV $250 = THF
```

E. A prize winner in the "BLACKJACK" instant game is determined by removing the latex from the play area on the front of the ticket to determine the 2 play symbols and prize symbol identified as the "1st Game", the 2 play symbols and prize symbol identified as the "3rd Game". Neither the retailer-validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols or prize symbols and are not usable or playable as such. If the player's "YOUR HAND" beats "DEALER'S HAND" in either the "1st Game", "2nd Game", or "3rd Game", the player wins the prize shown for that game. There may be three winning games on a ticket. The prizes are as follows:

\$1 (one dollar) or <del>\$1</del> \$1+\$1 \$2 (two dollars) or =<del>\$2</del> \$2 (two dollars) or \$1+\$1+\$1 \$3 (three dollars) or \$5 (five dollars) or <del>\$5</del> \$1+\$2+\$2 \$5 (five dollars) or \$5+\$5 \$10 (ten dollars) or \$5+\$5+\$5 \$15 (fifteen dollars) or <del>\$40</del> \$40 (forty dollars) or \$20+\$20 \$40 (forty dollars) or

\$250 = \$250 (two hundred fifty dollars or \$21,000 = \$21,000 (twenty-one thousand dollars)

#### R19-3-399. "X's and O's" Repealed

A. Nine play symbols, which are contiguous to each other in three rows, appear under the latex in the play area located on the right side on the front of the ticket and are one of the following: "X" and "O" with confirming captions. The play-symbol captions correspond with and verify the play symbols as follows:

Play Symbol Caption
X 1XX0
O 1000

- B. A pack ticket number beginning with 900001 and is located in the lower left portion on the back of the ticket.
- C: The retailer-validation code verifies instant winners of \$1, \$2, \$5, \$10, \$20, or \$100. The retailer-validation code which corresponds with and verifies each of these winners is as follows:

\$1 = ONE \$10 = TEN \$2 = TWO \$20 = TWY \$5 = FIV \$100 = ONH

**D.** A prize winner in the "X's & O's" instant game is determined by removing the latex from the play area on the front of the ticket to determine the nine play symbols. Neither the retailer-validation code (or any portion thereof), the pack-ticket number (or any portion thereof), nor the validation number (or any portion thereof) are play symbols and are not usable or playable as such. If the player has either three "X" or three "O" play symbols in any one row, column, or the upper left to lower-right diagonal, he or she wins the prize indicated. A player may win only one time on a ticket. The prizes are as follows:

Right Column
Center Column
Left Column
Top Row
Center Row
Bottom Row

= \$1 (one dollar) or
= \$2 (two dollars) or
= \$5 (five dollars) or
= \$10 (ten dollars) or
= \$20 (twenty dollars) or
= \$100 (one-hundred-dollars) or

Upper-left to lower-right diagonal =\$1,000 (one thousand dollars)

# NOTICE OF PROPOSED RULEMAKING

#### TITLE 20. COMMERCE, BANKING, AND INSURANCE

#### **CHAPTER 4. BANKING DEPARTMENT**

# **PREAMBLE**

1. Sections Affected	Rulemaking Action
R20-4-1701	Amend
R20-4-1702	Amend
R20-4-1703	Repeal

R20-4-1704 Amend R20-4-1705 Repeal R20-4-1706 Repeal

# 2. The specific statutory authority for the rulemaking, including both the authorizing statute (general) and the implementing statute (specific):

Authorizing statute: A.R.S. § 6-123(2)

Implementing statutes: A.R.S. § 6-123(3), 6-322(B), 6-326(4), 6-327(G)

# 3. A list of all previous notices appearing in the Register addressing the proposed rules:

Notice of Rulemaking Docket Opening: 9 A.A.R. 390, February 7, 2003 Notice of Rulemaking Docket Opening: 10 A.A.R. 142, April 9, 2004

#### 4. The name and address of agency personnel with whom persons may communicate regarding the rulemaking:

Name: John P. Hudock

Address: State Banking Department

2910 N. 44th St., Suite 310

Phoenix, AZ 85018

Telephone: (602) 255-4421, ext. 167

Fax: (602) 381-1225

E-mail: jhudock@azbanking.com

# 5. An explanation of the rules, including the agency's reasons for initiating the rulemaking:

These Sections, in the department's original 1986 rulemaking, implemented the Arizona Interstate Bank and Savings and Loan Association Act, A.R.S. § 6-321 et seq., ("the Act"). Since 1986, the federal Congress has enacted the Riegle-Neal Interstate Banking and Branching Efficiency Act ("Riegle-Neal Act," 12 U.S.C. § 1831 et seq.). Riegle-Neal changed the legal framework and procedure regulating banks' and bank holding companies' interstate branching transactions. The Riegle-Neal Act also preempted much of Arizona's Act. As a result, parts of Article 17 are now dated and in need of revision.

On November 7, 2000, the Council approved the department's 5-year-rule-review report. In that report, the department promised to amend or repeal several Sections of Article 17 in response to the new federal statutes and the Arizona legislature's acknowledgement that the federal banking authorities have modernized and streamlined interstate branching. This rulemaking is to fulfill the department's promise to harmonize these Sections of the Administrative Code with the modern federal trend to ease interstate branching.

# 6. A reference to any study relevant to the rules that the agency reviewed and proposes either to rely on or not to rely on in its evaluation of or justification for the rules, where the public may obtain or review each study, all data underlying each study, and any analysis of each study, and other supporting material:

The Department has not reviewed any studies, and does not propose to rely on any studies, as an evaluator or justification for the proposed rule.

# 7. A showing of good cause why the rules are necessary to promote a statewide interest if the rules will diminish a previous grant of authority of a political subdivision of this state:

Not applicable

### 8. The preliminary summary of the economic, small business, and consumer impact:

# A. The Banking Department

The department will incur the costs of completing this rulemaking and of putting the revised Sections into effect. It expects to receive the offsetting benefits of a more modern set of regulations, accurately describing current best practices, and a resultant ease of communication with all licensees.

### **B.** Other Public Agencies

The State will incur normal publishing costs incident to rulemaking.

#### C. Private Persons and Businesses Directly Affected

Costs of services will not increase to any measurable degree; nor should these revisions increase any licensee's cost of doing business in compliance with these Sections.

#### D. Consumers

No measurable effect on consumers is expected.

#### E. Private and Public Employment

The department expects no measurable effect on private and public employment.

#### F. State Revenues

This rulemaking will not change state revenues.

# 9. The name and address of agency personnel with whom persons may communicate regarding the accuracy of the economic, small business, and consumer impact statement:

Name: John P. Hudock

Address: Banking Department

2910 N. 44th St., Suite 310

Phoenix, AZ 85018

Telephone: (602) 255-4421, ext. 167

Fax: (602) 381-1225

E-mail: jhudock@azbanking.com

# 10. The time, place, and nature of the proceedings for the making, amendment, or repeal of the rules or, if no proceeding is scheduled, where, when, and how persons may request an oral proceeding on the proposed rules:

No oral proceeding is scheduled. The Department will schedule an oral proceeding on the proposed rules if it receives a written request for a proceeding within 30 days after the publication date of this notice, under the provisions of A.R.S. § 41-1023(C). Send requests for an oral proceeding to the Department personnel listed in items 4 and 9. The Department invites and will accept written comments on the proposed rules or the preliminary economic, small business, and consumer impact statement. Submit comments during regular business hours, at the address listed in item 9, until the close of the record for this proposed rulemaking. The record will close on the 31st day following publication of this notice, unless the Department schedules an oral proceeding.

# 11. Any other matters prescribed by statute that are applicable to the specific agency or to any specific rule or class of rules:

Not applicable

#### 12. Any material incorporated by reference and its location in the rules:

There is no material incorporated by reference in these rules.

#### 13. The full text of the rules follows:

#### TITLE 20. COMMERCE, BANKING, AND INSURANCE

### **CHAPTER 4. BANKING DEPARTMENT**

#### ARTICLE 17. ARIZONA INTERSTATE BANK AND SAVINGS AND LOAN ASSOCIATION ACT

Section

R20-4-1701. Definitions

R20-4-1702. <u>Notice to the Superintendent of Intent Application for Approval</u> to Acquire Control of an In-state Financial Institution; Surrender of an Acquired Financial Institution's Charter

R20-4-1703. Completion of Acquisition Repeal

R20-4-1704. Public Notice

R20-4-1705. Application Fee Repeal

R20-4-1706. Amendment or Supplement to Application Repeal

#### ARTICLE 17. ARIZONA INTERSTATE BANK AND SAVINGS AND LOAN ASSOCIATION ACT

#### **R20-4-1701.** Definitions

In this Article, unless the context otherwise requires:

"Acquire" has the meaning stated at A.R.S. § 6-321(1).

- 1. "Applicant" means an out-of-state financial institution a state or national bank or savings and loan association with its home office in a state other than this state, that which intends to acquire control of an in-state financial institution a state or national bank or savings and loan association located in this state.
- 2. "Affiliate" means as entity which directly or indirectly, through one or more intermediaries, controls or is controlled by, or is under common control with, the entity specified.

"Control" has the meaning stated at A.R.S. § 6-321(2).

"In-state financial institution" has the meaning stated at A.R.S. § 6-321(5).

# Arizona Administrative Register / Secretary of State

# **Notices of Proposed Rulemaking**

"Out-of-state financial institution" has the meaning stated at A.R.S. § 6-321(6).

- 3. "Subsidiary" means a company which is controlled by another specified company.
- 4. "Target Company" means a state or national bank or savings and loan association with its home office in this state the control of which is proposed to be acquired by the applicant.

# R20-4-1702. <u>Notice to the Superintendent of Intent Application for Approval</u> to Acquire Control of an In-state Financial Institution; <u>Surrender of an Acquired Financial Institution</u>; <u>Scharter</u>

- A. Application for approval to acquire control of an in-state bank or savings and loan association pursuant to Title 6, Chapter 2, Article 7, Arizona Revised Statutes, shall be made by filing with the Superintendent of Banks an original and one copy of an application as provided in this rule.
- By mutual consent of the applicant and the Superintendent of Banks, the 60-day failure to act provision of A.R.S. § 6-325, may be waived or extended, if agreed to in writing.
- C. Any application filed under this rule is exempt from the provisions of A.A.C. R20 4 1602, et seq.
- D. The application shall be in writing or printed on 8 1/2" x 11" paper and the first page shall be in the following form:

E. Immediately following the information required under subsection (D), the application shall contain a verification signed by a designated executive officer authorized by applicant's Board of Directors.

VERIFICATION	
State of)	
) ss.	
County of —)	
I,	, being first duly sworn, upon oath, depose and say
(Name of person signing the verification)	
that I have knowledge, or have made inquiry of persons who have knowledge, of the matters contained in the foregoing application,	
consisting of one page, and in the attachments hereto, consisting ofpa	ges; and that everything contained therein is true and correct
to the best of my knowledge and belief; and that I have signed this application as	
	(Official capacity)
of the above named applicant, having full authority to sign such application in said capacity.	
	Signature
Subscribed and sworn before me this day of	, 19 .
_	
	Notary Public

F. Attached as Exhibit "A" is a certified copy of the resolution of the applicant's Board of Directors, authorizing submission

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- of the application, and those executive officers authorized to sign such application and enter into those agreements necessary to obtain approval of such transaction.
- Attached as Exhibit "B" is a copy of the application filed with the Board of Governors of the Federal Reserve System, the Federal Home Loan Bank Board, or the appropriate application that is required by another federal regulatory authority with concurrent jurisdiction over banks and savings and loan associations.
- **H.** To the extent that it does not duplicate information contained in the appropriate federal application subsection (G), the applicant shall submit the following information, identified with tabs, and the appropriate attachment exhibit letter.
  - 1. A draft of any proxy statements or offering circulars or letters prepared in connection with the applicant's proposed acquisition. The applicant shall also submit final copies of written materials to be transmitted to shareholders to consummate any transaction which has been the subject of an application under this rule, marked to indicate changes from the draft.
  - 2. An organizational chart of the applicant, detailing all current affiliates, subsidiaries and pending acquisitions.
  - 3. An informative description of the business operations of the applicant and its affiliates and subsidiaries during the past three years. In addition, describe any proceedings by which the applicant or any subsidiary or affiliate was placed in bankruptcy or receivership or by which its corporate charger was revoked or its license or permit to engage in any business was suspended or revoked.
  - 4. The source, nature, and amount of the consideration used or to be used in making the acquisition of the voting shares of an in state financial institution referred to in A.R.S. § 6-321(1)(a) through (d), including a full description of any transaction wherein funds were or are to be obtained for the purpose of this acquisition, including the identity of the persons furnishing the funds, and any arrangements, agreements, or understanding of such persons, and a complete description of all such funds obtained directly or indirectly from the target company or subsidiary.
  - 5. A full description of all extensions of credit made or intended to be made within the next three months to the applicant by the target company or any subsidiaries directly related to the acquisition which are over and above banking transactions made in the ordinary course of business.
  - 6. A full description of any plans or proposals which the applicant may have to liquidate, merge, consolidate or sell the assets of the target company or any subsidiaries thereof, or to make any material change in the corporate structure, business or management, of the target company or subsidiary thereof.
  - 7. A copy of the most recent quarterly and annual reports prepared for shareholders, and if not included in the annual report, a copy of the last independent audit.
  - 8. Unless included in the annual report, consolidated balance sheets and income statements for the past three fiscal year ends, as well as for the most recent fiscal quarter, compared to the preceding year's quarter.
  - 9. A letter from the applicant's legal counsel containing a definitive statement concerning whether any securities to be issued in the proposed transactions are subject to registration under state and/or federal securities laws and stating that, in the opinion of such counsel, the applicant is taking the necessary action to comply with applicable state and federal securities laws and regulations.
  - 10. A list of all formal complaints filed against the applicant or any subsidiaries in the past five years evidencing failure to comply with the provisions of the Community Reinvestment Act of 1977, a 12 U.S.C. 2901. Pursuant to A.R.S. § 6-327(C), the Superintendent may also request, from the appropriate federal supervisory agency, the most recent assessment of the applicant or subsidiaries performance pursuant to the provisions of the Act. All records of the Department shall be deemed confidential as provided by A.R.S. § 6-129.
  - 11. A discussion of the financial impact of the merger or acquisition on the target company. Discussion shall include:
    - a. Any potential negative effects of the proposal on the target company's depositors, beneficiaries, creditors, and shareholders.
    - b. The fairness and reasonableness of any plans to liquidate, merge or consolidate, or make any other major changes, in the structure or management of the target company.
    - e. The character and integrity of the applicant, its management and ownership, indicating their fitness to control the target company, and operate it in the best interest of the depositors, beneficiaries, creditors and shareholders of the target company.
  - 12. If the proposed transaction involves a merger, the applicant shall file the Articles of Merger and the merger applications required by the appropriate federal regulatory authorities, either simultaneously with this filing or upon the filing with the Corporation Commission of the certificate of merger.
- An applicant shall give written notice of an acquisition to the Superintendent in the form of a courtesy copy of its federal application. The acquiring entity shall ensure that the notice is delivered to the Superintendent not less than ten days before the effective date of the acquisition. No other application is required under the provisions of A.R.S. Title 6, Chapter 2, Article 7, the Arizona Interstate Bank and Savings and Loan Association Act. The Superintendent may impose conditions on an acquisition under the authority of A.R.S. §§ 6-324 and 6-328.
- **B.** An acquired in-state financial institution shall surrender, by delivery to the Superintendent, all permits and certificates issued by the Superintendent within ten days after the effective date of the acquisition unless the acquired institution intends to continue operating, after the acquisition, as a stand alone subsidiary under the authority of its existing Arizona

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# banking permit.

# **R20-4-1703.** Completion of Acquisition Repealed

Approval of an application pursuant to this rule shall be valid for a period of twelve months and shall expire at that time unless the acquisition has been completed prior to such expiration or unless extended for good cause by the Superintendent of Banks.

#### R20-4-1704. Public Notice

- **A.** The applicant shall transmit to the Superintendent of Banks two copies of each notice and <u>the publisher's affidavit of publication required</u> by the Federal Reserve <u>Board</u>, Federal Home Loan Bank Board, or other regulatory authority <u>that has having</u> concurrent jurisdiction.
- **B.** The applicant shall provide the Superintendent of Banks copies of any protests known to have been received by the Federal Reserve <u>Board</u>, Federal Home Loan Bank Board, or other regulatory authority in regard to the applicant for approval to acquire control of a bank, savings and loan association, or holding company that has concurrent jurisdiction.

# **R20-4-1705.** Application Fee Repealed

A \$2,500.00 nonrefundable application and examination fee shall be paid to the Department with the filing of the application for approval to acquire control of an in-state financial institution.

# **R20-4-1706.** Amendment or Supplement to Application Repealed

- An applicant desiring to amend or supplement an application filed with the Superintendent of Banks pursuant to R20-4-1702 shall file with the Superintendent an original and one copy of an amendment in the manner provided in R20-4-1702(D) for original applications except the title shall read "Amendment Number \_\_\_\_\_" and the words "amendment to application" shall be substituted for the word "application".
- **B.** Commencing on the second page, the Amendment shall contain reference to the paragraph number of each provision in the application which is amended or supplemented, followed by the amendment or supplemental information.
- C. Immediately following the Verification, there shall be attached, any documents to be added to the application and the identity of any documents previously filed which are intended to be deleted.